



**National
Poverty
Graduation
Programme**

Outcome Indicators Measurement Survey Report

Submitted to:

National Poverty Graduation Programme

Submitted by:

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List of Acronyms

BISP	Benazir Income Support Programme
BRSP	Balochistan Rural Support Programme
CAPI	Computer Assisted Personal Interviewing
CO	Community Organisation
COI	Core Outcome Indicator
CRP	Community Resource Person
FGD	Focus Group Discussions
GoP	Government of Pakistan
GPS	Global Positioning System
HH	Household
iConsult	International Consulting Associates Private Limited
IFAD	International Fund for Agricultural Development
IFL	Interest Free Loan
KIIs	Key Informant Interviews
KP/KPK	Khyber Pakhtunkhwa
LAF	Loan Appraisal Form
LIP	Livelihood Investment Plan
LPA	Lead Programme Agency
MER	Monitoring, Evaluation and Research
MNCH	Mother, Newborn, Child Health
MoPA&SS	Ministry of Poverty Alleviation and Social Safety
NGO	Non-Government Organisation
NPGP	National Poverty Graduation Programme
NRSP	Punjab Rural Support Programme
NSER	National Socio-Economic Registry
OIM	Outcome Indicators Measurement
PCP	Pakistan Center for Philanthropy
PMIFL	Prime Minister Interest Free Loan
PMU	Programme Management Unit
PO	Partner Organisation
PPAF	Pakistan Poverty Alleviation Fund
PPS	Probability Proportionate to Size
PSC	Poverty Score Card
RFP	Request for Proposal
SDG	Strategic Development Goal
SRSO	Sindh Rural Support Organization
TRDP	Thardeep Rural Development Programme
UC	Union Council
VO	Village Organization

Executive Summary

National Poverty Graduation Programme (NPGP) is a flagship programme by the Government of Pakistan and International Fund for Agricultural Development. Ministry of Poverty Alleviation and Social Safety (MoPA&SS) is the Lead Programme Agency (LPA). A dedicated Programme Management Unit (PMU) housed at MoPA&SS is implementing NPGP. The aim of the National Poverty Graduation Programme is to assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis. This has been done by simultaneously improving their overall food security, nutritional status, and resilience to climate change for its target beneficiaries.

The overall objective of the Outcome Indicators Measurement Survey is to assess and evaluate the programme performance and to identify the measures for course correction for improved programme implementation. The survey also aims at tracking programme progress against the log-frame indicators (including Core Outcome Indicators of IFAD).

NPGP hired the services of International Consulting Associates Private Limited (iConsult), a management consulting firm with over 35 years of experience, as the lead firm to undertake this project. IPSOS, a global leader in conducting market research, has partnered with iConsult.

The sample universe of the study was 77,377 beneficiary households having assets-transferred and loan-disbursed as of April 2022 in programme districts across four provinces (Punjab, Khyber Pakhtunkhwa, Sindh, and Balochistan).

Based on the sampling method provided, a total sample size of 1286 was calculated ($\sim n=1290$) at Confidence Interval=97%, Margin of Error =3%, Population Proportion=0.5. A cluster-based approach for data collection was used wherein homogeneous Union Councils (UC) were selected based on clustering done in earlier studies conducted under NPGP. Further to this, a 20% non-response factor was applied assuming the refusals/unavailability of the respondents which makes an overall sample size to be 1548.

The sample was taken from the ratio of 66:33 in which there were:

- 66% assets beneficiaries in each sampled Union Council (UC)
- 34% Interest Free Loans (IFL) loan beneficiaries in each sampled Union Council (UC)

In each sampled district, 3 UCs were selected where the highest assets had been transferred under NPGP. Then, through random sampling the required number of respondents were extracted from these sampled UCs, covering at least 2 villages for assets, and 1 village for IFL.

A total of 21 districts were covered for Asset beneficiaries, while IFLs were distributed across 20 districts based on the data provided by NPGP. 100% of the districts were included in the sample for assets, and 16 districts for IFL, followed by a Probability Proportionate to Size (PPS) sampling method for selecting three union councils with highest assets/IFL transfer from each district.

A total sample of 1381 beneficiaries have been surveyed for assessing the outcome indicators as well as other attributes of the project that become an essential part of this outcome indicator survey. A total of 8 POs for assets were selected which is all the (Partner Organizations) POs working on this project for asset beneficiaries. For IFL 10 POs were selected for this project which is out of 19 for the total project beneficiaries for IFL.

The core objectives and their progress as extrapolated from the results of the survey is as follows:

- **Households falling between 0 - 16.17 in score card have graduated out of this category by project end:**
74.4% was achieved against the programme target of 50%
- **Households in PSC 0-18 receiving asset transfers, move to a higher (Poverty Score Card) PSC band:**
60% was achieved against the programme target of 59.4%

- **Households in PSC 0-18 move to a PSC band of higher than 23:**
29.4% was achieved against the programme target of 20%
- **Women Reporting Increased Role in HH (household) Decision Making:**
80% was achieved against the programme target of 60%
- **Households experiencing 30% increase in income as a result of productive use of assets and access to working capital:**
77.39% was achieved against the programme target of 60%
- **New Jobs Created - 66,141**
- **Interest Free Loan clients with 30% increase in monthly incomes:**
37.3% was achieved against the programme target of 50%

Detailed findings related to each of the above indicators are stated in the ensuing sections of this report.

Success of the above-mentioned indicators was achieved by supplementing the intervention through training on livelihood, financial literacy, and asset management which was imparted to a substantial number of beneficiaries. For women empowerment and youth mobilization trainings on social themes including Health & Nutrition, and Climate Change Resilience were also provided to enable communities and beneficiary households in becoming aware about causes and preventive measures.

Overall, the programme has been received and perceived as a hit by all beneficiaries and stakeholders. The plight of families and households that was challenged by a variety of reasons including poverty, lack of health and nutritional standards, and climate change and other social issues especially with respect to women rights and inclusion of youth. While the NPGP programme is focused on asset transfer and IFL augmented with capacity building trainings on different thematic areas under social mobilization component, its direct and indirect activities have reached out to the communities for all identified issues and challenges that were faced by the beneficiary communities, especially poverty.

A vast majority of respondents were of the view that this programme enabled women beneficiaries and their households to realise that women are an important part of the society, and they should not be treated with any less importance than men. They also deserve the same amount of respect as being claimed by the men in the society. This change in perception of women in poor households at the behest of this programme is one of the most commendable successes of this programme.

In addition to the successes and positive impacts of the programme that were discussed above, there were also some challenges of the programme, which may be essential for course correction and more effective outreach. The inclusion of poor communities from other than BISP beneficiaries was one of the identified challenges by the communities. Furthermore, the programme should also be extended by handholding of selected beneficiary groups who can collectively work towards developing of community-based organisations which can act as model conduits for development in the form of collective business plans entailing value chain development of the provided asset.

IFL is a good product, however, where the communities are not educated and not credit savvy, this model will eventually become unsustainable when programme funding dries up. Therefore, in order to make these enterprises more sustainable, small markets and bazars need to be established in the communities where a collective effort is being put by the households for developing a business or producing a commodity.

Also, in terms of IFL, it will be better to club it with the asset for an enterprise development, rather than providing each on their own. For example, if livestock is provided, then IFL should be provided for any enterprise in the value chain, including machine for making butter or ghee which sells for higher than milk, and it can subsequently take the shape of a business rather than simple consumption of milk by the households and selling the offspring of the animal.

Since NPGP is an intervention designed for reducing poverty in Pakistan, and it has been mainly using the poverty indicators of Benazir Income Support Programme (BISP) - National Socio-Economic Registry (NSER) for identifying the poor households and selecting the beneficiaries for this programme. Through

the NSER process, BISP has identified approximately 8.9 million households as poor households eligible for unconditional cash transfer as consumption smoothing. While BISP is continuously supporting the poor households with un-conditional cash transfers as a social safety support, it is imperative to capacitate these households to be economically self-reliant and sustainably graduate from the social safety support, to position them on the path of socio-economic empowerment. The evidence from this outcome survey demonstrate NPGP's interventions are highly relevant and effective as large number (60%) of BISP beneficiary households that were supported with the poverty graduation package under NPGP have graduate out of the PSC band 0-18; meaning that these households are no more dependent on un-conditional cash transfer based on the eligibility criteria of BISP. Therefore, there is a need for developing a dynamic data integration of BISP beneficiaries and NPGP MIS to help Ministry of PA&SS in tracking the households that have moved out of BISP eligibility criteria for the un-conditional cash transfer.

The Government of Pakistan (GoP) may also consider scaling up poverty graduation programme in other UCs and districts to help a greater number of BISP beneficiaries in graduating out of poverty so that the burden related to social safety support in the form of un-conditional cash transfer on national economy is substantially reduced.

“Poverty is very high. Poverty is not just that you have nothing to eat. In poverty, you have a problem which stops you from going forward. You suffer from anxiety which causes sickness and change in attitude when you do not take anything positively. But when you have resources, and you are better off economically, there is a clear change in life, and people's attitude also changes.” – FGD Respondent.

Chapter 1. Background & Introduction

1.1 Background

Pakistan is a lower-middle-income country. 38.8%¹ of the total population is poor and 55% of rural poor are poor as per multidimensional poverty index; and an additional 20 million people have been declared vulnerable. 61% of the population lives in rural areas and 44% work in the agriculture sector. Women in rural Pakistan are particularly disadvantaged in terms of access to basic social services and livelihood opportunities.²

A Programme Management Unit (PMU) housed at Ministry of **Poverty Alleviation and Social Safety (MoPA&SS)** is implementing National Poverty Graduation Programme (NPGP) as the Lead Programme Agency. The aim of the National Poverty Graduation Programme (NPGP) is to assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis. This was done by simultaneously improving their overall food security, nutritional status, and resilience to climate change for its target beneficiaries.

The total estimated budget of the programme is USD 132.6 million which is jointly funded by the Government of Pakistan (GoP) by an amount of USD 49.9 million and the International Fund for Agricultural Development (IFAD) with a contribution of USD 82.6 million. It is designed to be implemented in 23 districts of Pakistan including all four provinces over a period of six years. The programme agreement was entered into force in February 2018, while implementation was initiated in January 2020. Up to December 2020, approximately 20% of the tangible assets' distribution targets had been achieved, while the pace of other programme components (such as intangible assets/skills trainings) was challenged by the COVID-19 pandemic.³ The programme has so far been operationalized in 21 out of 23 districts due to access restrictions faced in 4 districts of Khyber Pakhtunkhwa (KP/KPK), including the newly merged districts.

1.2 Scope of Work and Objectives

The overall objective of the Outcome Indicators Measurement Survey was to assess and evaluate the programme performance and to identify the measures for course correction for improved programme implementation. The survey would help to track programme progress against the log-frame indicators (including Core Outcome Indicators of IFAD). Importantly, the Outcome Indicators survey would collect data to serve as the baseline for the following indicator of the programme log-frame using the recall technique:

Indicator 2.1 – “% women reporting increased role in HH decision-making”.

In addition to the above, the activity validated Annual Poverty Graduation Tracking Survey conducted by the POs to track graduation level of the programme beneficiaries. Overall, the outcome indicator survey provided detailed assessment and systematic analysis of the performance and outcome results of the programme.

Specifically, this study examines the effects of the programme on Agricultural/Livestock Production, Employment, Women Empowerment, Financial Services, and Rural Enterprises etc. Results from this survey will assist the NPGP Programme Management Unit (PMU) to assess the effectiveness of NPGP's interventions in achieving programme goals and objectives and to use lessons learnt to improve the programme implementation.

¹ <https://www.undp.org/sites/g/files/zskgke326/files/migration/pk/MPI-4pager.pdf>

² <https://www.ifad.org/en/web/operations/-/project/2000001467>

³ Dates as per RFP document of the project, section 4: Terms of Reference, Page 69.

Scope of Work

- Measuring changes happening at the household level (especially in terms of poverty graduation) during the project period under review and update programme development objective in logframe accordingly.
- Simulating and analyzing data on programme outcome indicators and update the specific sections in logframe accordingly.
- Assessing how the programme has efficiently and effectively identified and targeted the beneficiary households.
- Providing evidence on whether the programme interventions have been a success or failure towards achieving programme outcomes.
- Validating Annual PSC Survey conducted by the Partner Organisations (POs) to track graduation level of the programme beneficiaries (note on this below).
- Preparing draft survey report, revising the report as per NPGP comments and finalizing the report.
- Presenting to NPGP Senior Management the key findings of the report.
- Providing cleaned and verified datasets to NPGP MER (Monitoring Evaluation & Research).

1.3 About NPGP Programme

“Programme Goal is assisting the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status, and resilience to climate change”

The National Poverty Graduation Programme (NPGP) is supported by the International Fund for Agricultural Development (IFAD) and the Government of Pakistan. The programme is designed to contribute in achieving UN 2030 Agenda of sustainable development goals covering SDG 1 (Sustainable Development Goal) ‘No Poverty’, SDG 2 ‘Zero Hunger’, SDG 3 ‘Good Health & Well-Being’, SDG 5 ‘Gender Equality’ and SDG 13 ‘Climate Action’. This is meant to catalyze change at the grassroots level to uplift the poorest households from poverty and set them on a course of economic and social prosperity through tried and tested graduation approach comprising elements of social mobilization, livelihood development and financial inclusion.

Programme Goal

The overall goal of the programme is to assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status, and resilience to climate change. The key results indicator for the programme goal is:

- 50% of the target beneficiary households who were eligible for BISP, graduated out of BISP programme.

Development Objective

Enabling the rural poor, especially women and youth, to realize their development potential and attain a higher level of social and economic wellbeing through a proven flexible and responsive menu of assistance. The key result indicator for the development objective is:

- 60% of poorest households provided with asset transfers (0-18) move to a higher score on PSC (including Women-Headed Households); out of which 20% move out of poverty altogether (over 23 on the PSC).

Primary Target Group

The primary target group for asset transfers falls between 0-18 on the Poverty Score Card (PSC) and for access to finance, a further target group of 19-40 was identified (with the overall target group of 12-40 for Interest Free Loans or IFL). While the initial selection of target households (HHs) was on the basis of Benazir Income Support Programme (BISP) data, it is further validated through the Community Organizations (CO) to address any errors of inclusion or exclusion and account for any other changes which may have affected the community since the time the BISP survey was conducted.

Programme Outreach & Components

The following figure shows a detailed map of districts targeted by NPGP, which is followed by an outline of key project components.

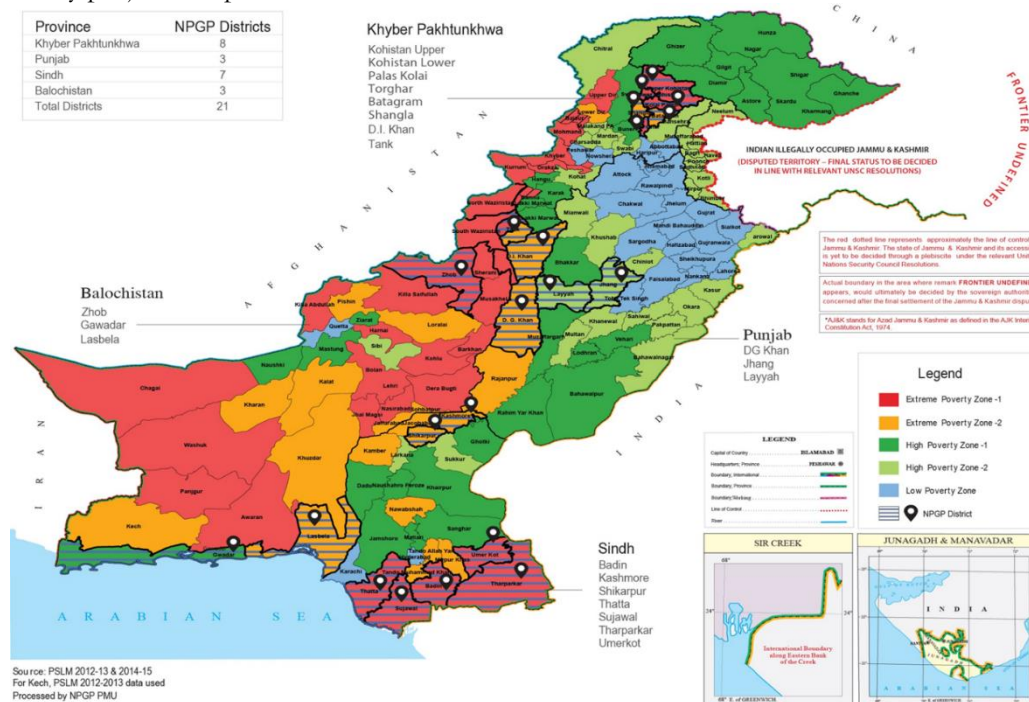


Figure 1. Target Areas of NPGP Intervention

Component 1: Poverty Graduation Progress under Poverty Graduation (Component 1) which is composed of the following 3 sub-components: (1.1) Asset creation, (1.2) Interest Free Loan (IFL), (1.3) Training of Livelihood for asset beneficiaries / Financial Literacy training for IFL Beneficiaries, is rated as “moderately unsatisfactory” according to mid-term review report of IFAD in 2020. During the first 2 years, no field activity related to this component was implemented as the recruitment of the POs was still on-going (the national procurement process had to be re-launched twice).

Sub-Component 1.1: Asset Creation: This sub-component aimed at transferring assets and relevant skills training to beneficiaries in selected Union Councils (at district level) having some potential for employment or entrepreneurial competencies and based on their categorization identified through the Poverty Score Card (PSC). In addition, this sub-component supported the establishment of Community platforms to promote socio-economic activities.

Sub-Component 1.2: Interest Free Loans (IFL): This sub-component aimed at supporting both eligible non-poor and poor in the target communities and leveraging non-interest-bearing products as per the existing eligibility criteria under the PMIFL (Prime Minister Interest Free Loan) programme. The objective was to extend interest free loans to project target households (50% women) in combination with productive assets and support through counselling, market linkages and improved financial literacy.

Sub-Component 1.3: Training of Beneficiaries of Assets and Interest Free Loan: This sub-component aimed at enhancing the effectiveness of the assets and IFL transferred to the target beneficiaries. The training on financial literacy and enterprise development would enable the target beneficiaries to harness their potential to maximize the benefits from the assets transferred and the interest free loans.

Component 2: Social Mobilization and Project Management

This sub-component financed a tested and proven social mobilization-based approach to beneficiary targeting, community organization and mobilization and implementation, in which NPGP PMU engaged existing and new suitable partners in all selected target areas for the delivery of Programme interventions.

Partner Organizations

1. **BRSP:** Balochistan Rural Support Programme BRSP is one of the largest organizations in Balochistan and member of a larger network of Rural Support Programs in Pakistan. BRSP's endeavors have focused on improving the living conditions of rural poor for more than two and a half decades in the province of Balochistan. BRSP was evolved from "Pak-German self-help project" in 1983, as a collaboration between Federal Republic of Germany and Government of Pakistan.
2. **NRSP:** Established in 1991, Punjab Rural Support Programme (NRSP) is the largest Rural Support Programme in the country in terms of outreach, staff and development activities. It is a not-for-profit organization registered under Section 42 of Companies Act 2017 (repealed Companies Ordinance 1984). NRSP's mandate is to alleviate poverty by harnessing people's potential and undertake development activities in Pakistan. It has a presence in 72 Districts in all the four Provinces including Azad Jammu and Kashmir through Regional Offices and Field Offices. NRSP is currently working with more than 3.75 million poor households organized into a network of 242,079 Community Organizations.
3. **LASOONA:** LASOONA is a Pushto word, literally meaning 'hands.' LASOONA (Society for Human & Natural Resource Development) is a national, multi-disciplinary, development focused, non-profit organization. It was established in 1997 by a dedicated and visionary group of motivated and civic-minded people with a passion to support human and natural resource development in vulnerable and impoverished areas of Khyber Pukhtunkhwa Province and Newly Merged Districts (formerly FATA). Registered as a Non-Government Organisation (NGO) under Societies Registration Act, 1860, LASOONA is also certified/accredited by Pakistan Center for Philanthropy (PCP). In the last 20 years, LASOONA has gained credibility amongst the local communities; national and international stakeholders; local and provincial governments; and civil society organizations.
4. **SABAWON:** SABAWON a national non-political, independent and not for profit entity founded in 1994 and registered in 1996, now known as a leading civil society organization in Pakistan serving the nation with care, diligence and pride. Over the past 20 years, SABAWON earned fame and repute for extending dedicated services to the vulnerable, distressed, crisis ridden and poverty affected communities across Pakistan through partnership approaches, institutional and communal capacity building , gender empowerment, rights protection, social justice and poverty alleviation through provision of improved social services and facilities including Water, Sanitation and Hygiene (WASH), Preventive Health, Education, Community Physical Infrastructure, Community Based Disaster Risk Management, Livelihood Enhancement and Enterprise Development and Water Conservation Based Modern Agricultural Services. During past years, SABAWON implemented several development programs and emergency projects in partnership with reputed donor agencies by applying innovative approaches, sharing lessons learned and new knowledge and finding participatory practical solutions to complex problems with the following vision and mission.
5. **TRDP:** Thardeep Rural Development Programme (TRDP) is a not-for-profit integrated rural development programme. TRDP works with poor and vulnerable segments of society particularly women in the most deprived and remote areas of Sindh Province. Social mobilization is the foundation of TRDP. With participation of community institutions, TRDP implements activities under five major themes: 1) sustainable livelihoods, enterprise development and poverty graduation, 2) elementary education with focus on girl's education, 3) mother and child health, 4) food security and nutrition improvement and 5) disaster preparedness, management, and water & sanitation. TRDP is working in 13 districts of Sindh which are Tharparkar, Umerkot, Mirpurkhas, Tando Allahyar, Hyderabad, Matiari, Dadu, Jamshoro, Badin, Sanghar, Shaheed Benazir Abad, Khairpur and Jacobabad.
6. **SRSO:** Sindh Rural Support Organization (SRSO) was incorporated on May 29, 2003, as a not-for-profit Organization. SRSO is funded by the government of Sindh to work in designated districts of Sindh. This policy has been endorsed by government to achieve the goals of poverty reduction through community empowerment, skills enhancement, capacity building and development of community supported infrastructure projects, and the provision of support for income generation, enterprise development and micro credit. For this purpose, SRSO organizes the local communities and develops

their managerial and technical capacity. People and the government are supported in forging partnership and inculcating the sense of ownership among the people. SRSO is presently entrusted with the responsibility of fostering a network of community organizations at the grassroots level across the Sindh province and works in the following sub-sectors while applying the participatory development approach of sustainable development goals. SRSO's mandate is to alleviate poverty by harnessing people's potential lying within the communities to help themselves and undertake development activities.

The table below gives a breakdown of POs relevant to the asset transfer component operating in each province and district:

Table 1. NPGP Partner Organizations

Sr. No.	Province Name	District Name	PO Name
1	BALUCHISTAN	ZHOB	BRSP
2		GWADAR	NRSP Baluchistan
3		LASBELLA	
4	KHYBER PAKHTUNKHWA	KOLAI PALLAS KOHISTAN	LASOONA
5		LOWER KOHISTAN	
6		TOR GHAR	
7		UPPER KOHISTAN	
8		SHANGLA	
9		BATAGRAM	
10		D. I. KHAN	SABAWON
11		TANK	
12	PUNJAB	D. G. KHAN	NRSP Punjab
13		JHANG	
14		LAYYAH	
15	SINDH	BADIN	NRSP Sindh
16		SAJAWAL	
17		THATTA	
18		THARPARKAR	TRDP
19		UMARKOT	
20		KASHMORE	SRSO
21		SHIKARPUR	

1.4 About the Consultant

NPGP hired the services of International Consulting Associates Private Limited (iConsult), a management consulting firm with over 35 years of experience, as the lead firm to undertake this project. International Consulting Associates (Pvt) Ltd (formally called Grant Thornton Consulting (Pvt) ltd – Name changes in July 2019) is a Management Consulting and Advisory Services provider established 3 decades ago, providing Assurance, Tax, and Advisory Services. In 2018, the name of the organization was changed to International Consulting Associates (Pvt) Ltd. to align with the objectives of an expanded list of services activities, strengthening its position as one of the leading Management Consulting firms in Pakistan. iConsult's clients cover a vast range including multilateral and bilateral institutions, large public and private sector organizations, medium to small organizations, and small start-ups. iConsult provides advisory services within to clients under 8 distinct services as follows:

- ✓ Business risk services,
- ✓ Transaction Advisory including Corporate and Project Finance,
- ✓ Forensic & investigation services,
- ✓ Organization Development, Restructuring & Re-organization,
- ✓ Strategy and Growth including Market Research,
- ✓ Human Resource Management,
- ✓ Social Policy Sector,
- ✓ Technology based Services.

IPSOS, a global leader in conducting market research, has partnered with International Consulting Associates to undertake the field survey, along with assistance from NPGP. IPSOS is the third largest market research company in the world, present in 90 markets and employing more than 18,000 people. Their research professionals, analysts and scientists have built unique multi-specialist capabilities that provide powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers, or employees. Their business solutions are based on primary data coming from their surveys, social media monitoring, and qualitative or observational techniques.

The first deliverable and second deliverables of the project, the 'Inception Report' and 'Training and Pretesting Report', have been finalized and submitted. A survey of 1290 successful respondents were planned for which both quantitative and qualitative tools were designed and finalized with feedback from NPGP. This report presents the key findings and the insights that can be derived from the survey.

Chapter 2. Assignment & Survey Methodology

Literature Review & Survey Tool Creation

The NPGP log frame goal and outcomes remain relevant with its alignment with the Government's National Poverty Graduation Initiative. The project logic is that a flexible set of capacity building and productive asset interventions, backed by interest free loans and market linkages, articulated through a household livelihood investment plan, can enable a poor target household to attain improved level of economic well-being. This project logic calls for a carefully sequenced delivery of interventions so that each intervention builds upon and reinforces the impact of the previous interventions and enables the beneficiary household to move on a path of sustained incremental incomes.

To gain a thorough understanding of the project, a desktop review was undertaken to study the core aspects of the National Poverty Graduation Programme, including a review of IFAD Core Outcome Indicator (COI) measurement guidelines and their use in the survey. The purpose of this exercise was to understand the intent of the programme backed by the project logic. The key findings of this exercise have been highlighted in the programme overview in the inception report and formed the basis for creation of the survey tool along with the subsequent analysis.

Quantitative Survey Tool:

The quantitative questionnaire was developed and approved with NPGP. It was formatted and translated into Urdu and Sindhi language so respondents could choose to be interviewed in Urdu or Sindhi, or switch between the languages according to their comfort level.

The questionnaire containing the complete wording of all questions asked was scripted into Computer Assisted Personal Interviewing (CAPI) software by Ipsos data processing team. A test link in English and the translated script in both recommended languages i.e., Urdu and Sindhi were shared with NPGP. Extensive checking of the test link by Ipsos research team was conducted to ensure that skip patterns and sample splits followed the design of the questionnaire.

Qualitative Survey Tool:

A semi-structured Focus Group Discussion (FGD) and Key Informant Interviews (KII) guide was used to conduct the interviews. Three separate tools were made for conducting the KIIs, for Government officers, for Village Organisations (VO), POs, Community Resource Person (CRPs), Community Influencers etc. (annexed). Screening questions were administered to determine respondent eligibility. Following informed consent procedures, trained and gender appropriate interviewers conducted Focus groups and in-depth interviews. The interviews were conducted over a series of 2-3 shorter sessions to reduce the participant burden. These interviews provided an opportunity to probe deeply into specific lines of inquiry related to awareness, attitudes & their practices including the challenges/constraints faced. Interview questions were reviewed and refined during fieldwork in response to themes arising during interviews. Discussion guides and the consent forms were translated from English to Urdu and Sindhi.

Training of Trainers

This training was held to train Project Managers (field), from different regions like Punjab, KP, Sindh, and Baluchistan, on various aspects of the survey tool. The purpose of the training was to give the managers an overall understanding of the project and the Outcome Indicators Survey so that they can translate the objectives more effectively to the field teams and also become familiar with the survey tool.

A mock session of the survey was also held with the managers on ifield. Participants provided their constructive feedback on the questionnaire and the script of the software (iField). Furthermore, the training included methods/suggestions on how to approach and probe the respondents on certain questions pertaining to social objectives such as to include the following:

- Gender empowerment, especially with respect to the use of un-aided recall technique for the increase in role of household decision making of women beneficiaries,
- Other gender considerations such as legal rights and recognition of women,
- Nutrition related trainings that were provided at the village organization level,

- Health and hygiene trainings to the communities, especially with respect to the knowledge, attitude and practice of communities towards overall health and nutrition conditions of the communities,
- Climate resilience trainings to the communities, especially with respect to safeguarding their livestock and provided assets to the communities from effects of climate change.



Figure 3. Training of Trainers attended by NPGP PMU & IPSOS Field Managers, headed by iConsult



Figure 2. Training of Trainers attended by NPGP PMU & IPSOS Field Managers, headed by iConsult

Various participants attended the training, both virtually and physically. Team members from senior management of NPGP PMU and iConsult also participated in the training along with research and field teams from IPSOS. (Briefing notes for training have been stated as Annexure 6 of this report for reference).

Training of Enumerators

The second part of the training programme was held at different stations by the Project Managers. These training sessions were more elaborate and detailed, with all nuances required to be adopted during the fieldwork. These trainings were held for the larger group of enumerators that were planned for undertaking the household survey. A total of 58 people attended these trainings which were held in the regions given below.

Regions/Location:

1. Sukkur Team
2. Quetta, Karachi, & Hyderabad Team
3. Faisalabad & Multan Team
4. KPK team

Teams, including supervisors and interviewers of all regions, were briefed and trained by their respective project managers on the outcome indicators survey, and its overall objectives as intended by the programme goals and outputs. The methodology for conducting the survey and reaching out to respondents/beneficiaries was discussed. The surveyors were also made part of the mock sessions (role play) on the entire survey tool. Enumerator’s reservations and questions were addressed and were given clarity on each part/question of the tool.

Pre-Test Plan

To check the appropriateness of methodology, flow and language of questions, range/nature of responses, skipping instructions, incidence rate of qualified respondents against various criteria, pre-testing of the scripted survey tool had been performed. The programme for pretesting was as follows:

1. A sample of 50 beneficiaries were selected in 6 districts across all four provinces.
2. 2 surveyors in each district were assigned for pretesting the survey instrument who were accompanied by the Field in-charge.
3. Any substantial gaps and observations highlighted during the pre-test were reported back to Ipsos for updating the survey tool accordingly.
4. Language barriers and comprehension issues were resolved with locally recruited enumerators that were well versed with the local language and dialects for ensuring the familiarity and comfort of the households in responding to the questions with utmost detail and objectivity of the project for recording all details that are necessary for measuring the outcome indicators.

Pre-Test Schedule and Locations

The pre-test beneficiaries were selected from 6 districts, a breakdown of which has been provided below along with start and end date of pre-test in each district.

Table 2. Pre-test schedule and locations

Province	District	Total Sample	IFL	Assets	Both	FW Start Date	FW End Date
Baluchistan	Lasbella	9	2	5	2	4-Dec-22	5-Dec-22
KPK	D.I Khan	8	2	5	1	3-Dec-22	5-Dec-22
	Shangla	8	1	6	1	4-Dec-22	5-Dec-22
Punjab	DG Khan	9	2	6	1	4-Dec-22	5-Dec-22
Sindh	Badin	8	1	6	1	4-Dec-22	5-Dec-22
	Thatha	8	2	5	1	4-Dec-22	5-Dec-22
Total	-	50	10	33	7	-	-

2.1 Sampling Size & Selection

Sampling Frame and Size

The sample universe of the study is 77,377 beneficiary households having assets-transferred and loan-disbursed as of April 2022 in programme districts across four provinces (Punjab, Khyber Pakhtunkhwa, Sindh, and Balochistan).

Based on the sampling method provided in the Request for Proposal (RFP), a total sample size of 1286 was calculated ($\sim n=1290$) @ Confidence Interval=97%, Margin of error=3%, Population Proportion=0.5. A cluster-based approach for data collection was used wherein homogeneous UCs were selected based on clustering done in earlier studies conducted under NPGP. The target for successful interviews was 1290, and the data sets for the same have been shared. Further to this, we have applied 20% non-response factor assuming the refusals/unavailability of the respondents which makes an overall sample size to be 1548.

Sample Selection

Once the total sample size had been calculated, a hybrid sampling approach was followed by dividing the total sample into districts, where a minimum sample size (~ 30) was allocated to each district, and then the remaining sample is reallocated to the larger districts. This helped adjust the allocation so it can be moved closer from a proportionate allocation. In a hybrid design, disproportions in the favour of smaller districts allowed the inclusion and sufficient representation of every district in our sample, otherwise the districts with large population would have overwhelmingly dominated the sample and would not have allowed the small districts to make their way into the sample with adequate representation, which helped avoid any biasness in our results. With the help of this approach, adequate sample size was allocated to every district which can further split into appropriate representation for every quota/group. But still the largest district gets the highest share out of total sample followed by second largest district, and so on.

The sample was taken from the ratio of 66:33 in which there were:

- 66% assets beneficiaries in each sampled Union Council (UC)
- 34% IFL loan beneficiaries in each sampled Union Council (UC)

In each sampled district, 3 UCs were selected where the highest assets had been transferred under NPGP. Then, through random sampling the required number of respondents were extracted from these sampled UCs, covering at least 2 villages for assets, and 1 village for IFL.

A total of 21 districts were covered for Asset beneficiaries, while IFLs were distributed across 20 districts based on the data provided by NPGP. 100% of the districts were included in the sample for assets, and 16 districts for IFL, followed by a probability proportionate to size (PPS) sampling method for selecting three union councils with highest assets/IFL transfer from each district.

In addition to the above, the date of the asset/IFL transfer had also been considered for selection of sample. Beneficiaries that were provided with the asset within the course of the past year, and IFL within past six months were not selected for this assessment owing to the relatively lower impact on their relevant incomes as compared with beneficiaries that have used the asset or IFL for at least more than a year or six months respectively.

For sampling of IFL beneficiaries, district level sizing based on asset population was used, while districts with small sample size were not selected due to insignificant representation in the sample. Given below is the breakdown of the target sample versus the actual sample that was achieved.

Table 3. Survey Sample - Target vs Achieved.

District	Asset Sample Target	Achieved sample	Total target Intangible Asset Sample	Achieved sample	Target Both Asset & IFL Sample	Achieved sample	Target IFL Sample	Achieved sample	Total Targeted Sample	Total Achieved
JHANG	27	27			4	4	14	15	45	46
BADIN	76	82		8			39	44	115	134
SUJAWAL	50	53			1		24	23	75	76
THARPARKAR	36	40					19	21	55	61
THATTA	53	53					27	28	80	81
UMERKOT	90	92							90	92
GWADAR	23	26					12	12	35	38
LASBELA	20	20					10	15	30	35
DERA GHAZI KHAN	114	130			2	3	59	63	175	196
LAYYAH	33	33		5			17	17	50	55
BATAGRAM	33	36					17	19	50	55
DERA ISMAIL KHAN	25	26					15	15	40	41
KOLAI PALLAS KOHISTAN	30	31							30	31
LOWER KOHISTAN	35	35							35	35
SHANGLA	23	13		10			12	13	35	36
TANK	20	19					10	12	30	31
TOR GHAR	30	29							30	29
UPPER KOHISTAN	30	30							30	30
ZHOB	25	34			2	1	13	13	40	48
KASHMORE	79	84			6	6	40	42	125	132
SHIKARPUR	40	40			35	36	20	23	95	99
Grand Total	892	933	30	23	50	50	348	375	1290	1381

2.2 Data Quality and Control Mechanism

Quantitative Data Collection

The survey participants were all **asset-transferred** and/or **loan-disbursed beneficiary households** before April 2022 respectively in programme districts across four provinces (Punjab, Khyber Pakhtunkhwa, Sindh, and Baluchistan).

Interviews were conducted with poor and ultra-poor people in the districts found in rural areas, face-to-face at their place of residence. Ipsos carried out Computer Assisted Personal Interviews (CAPI) through Tablets with Global Positioning System (GPS) tagging installed with specially designed application encompassing the whole questionnaire for data collection.

Qualitative Data Collection

Focus Group Discussions (FGDs) and Key Information Interviews (KIIs) were conducted in each sampled district and its targeted Union Council (UC). The topics included in the FGD and KII guides were based on the key messages which were conveyed in the community awareness raising campaigns/sessions with communities. Overall, the following information areas were captured:

- Awareness among people regarding SDGs,
- Improved climate change resilience, mitigation, protection and adaptation,
- Nutrition sensitive behaviors for mother and children focusing on imparting the knowledge especially to men so that their awareness is also raised and can translate into changed behaviors,
- Gender awareness particularly regarding legal and human rights of women, specifically in men, to change their attitudes and practices,
- Safe disposal of solid waste and clean and green communities' campaign,
- Protecting water and other natural resources including forests.

The qualitative data collection was conducted as per the sampling details provided in RFP and agreed upon with NPGP. These comprised of:

- 126 FGDs (6 -8 participants per group), with one group setting lasting for 50 – 60 minutes,
- In-person 115 KIIs. The duration of the Key Informant interview was around 40-50 minutes,
- FGDs were conducted with beneficiaries and non-beneficiaries in the communities (male and female members) in each sampled UC,
- KIIs were conducted with Senior officials at district-level Government departments, Staff from Partner Organizations, beneficiary communities and community leaders including those at Village Organization level.

Field Accompaniments

At the beginning of survey, accompaniments were done by the project in-charge in 10% interviews with each enumerator to give them her corrective feedback. Once the supervisor felt that the enumerator perfected the method for interview, handling queries from respondents, and questionnaire reading, the supervisor gave more samples to interviewers and then started back checking.

Field Spot Checking by NPGP

In addition to this, NPGP was encouraged to conduct independent accompaniments for quality control assurance. In this regard, NPGP PMU conducted Field Spot Checking during the pre-test and the field survey to ensure quality throughout the survey exercise.

Back Checking

Back Checking was done via telephone and in-person revisits to the household of the respondent. 20% of total work was back checked of each surveyor/enumerator for quality assurance. The field conducted 10% back checking itself and 10% was done by the independent quality control department. Moreover, Ipsos completely facilitated NPGP in the field while back checking. They had the right to monitor the interviews in the field as per their desire. All screening questions were asked from respondents to check the eligibility criterion and some questions related to awareness were specially made a part of back checking.

2.3 Data Analysis and Reporting

Based on the above, a comprehensive approach for analysing the information obtained as a result of the survey has been stated in the form of a comprehensive Research Framework stated as Annexure 5 of this report. In terms of analysing the quantitative results, all questions have been objectively tabulated and the results have been presented in a disaggregated form, based on a district wise and asset class wise representation of the data for better understanding of the reader.

All questions were presented according to the outcome indicator they were addressing through various corroborative and direct approaches of reaching the conclusion. The results are therefore fully representative of ground realities as they have not been inferred to derive any specific result or objective during the analysis stage. The data has been completely disaggregated for each variable and the result from each question has been presented in the report without any analytical bias. This approach was also supported by the CAPI technique used for data collection, which ensures un-altered data entry from each location on a real time basis, as well as gives the opportunity to the central data managers to cover any gaps and challenges identified during field work on a timely basis. Any specific data outliers identified at this stage have also been appropriately investigated and timely resolved with the help of the CAPI approach.

For qualitative data analysis, all interviews were transcribed by the various enumerators who were engaged in data collection at the various locations. The transcriptions were then used to convert specific data points in thematic areas that were subject matters of the discussions. The weight and frequency with which each thematic area was discussed was used to draft recommendations and key findings from the qualitative survey. Information specific to programme impact on the communities such as women empowerment, social capacity development of communities, youth mobilization, and other various objectives of the discussions that were repeatedly discussed were also corroborated with findings in the quantitative survey to substantiate their importance of being included in the report.

Other aspects of the qualitative discussions that required attention of the stakeholders for course correction and improvement were also mentioned in the form of recommendations for the programme, such as the unanimous requirement of the communities to also include communities other than those that are already part of the BISP beneficiary programme, or the scaling up of trainings on social and youth programmes which have had immense impact on the quality of lifestyle of the communities that have received those trainings.

2.4 Ethical Consideration

1. **Confidentiality:** Each participant was given a unique survey identification number. The names and personal information of any of the participants were not revealed to anybody besides the research team members. Within the data collection team members, no provision of sharing data on collected information about participants was permitted. Sampling and screening forms containing identifying information were destroyed after the completion of the fieldwork.
2. **Research Ethics:** All research staff including the field researchers and supervisors were carefully trained in human subjects' protection, especially on the importance of protecting privacy and confidentiality. This included privacy during interviews, administering the informed consent and the voluntary nature of participation, confidentiality after data collection, data protection and safely handling of the transcripts and audio recordings.
3. **Participants' rights:** Research participants were informed of all potential risks and protections as part of the informed consent process. Participants were also informed of their right to withdraw from the study and to not answer questions that they do not feel comfortable answering. Respondents were provided with contact information about the Project Manager who were available to answer any questions about the study.
4. **Data reporting:** Results were reported in aggregate form. When quotes are used, they do not indicate the name of the respondents or any indirectly identifying information that may lead to a respondent. There was restricted access to identifying information and identifying data was not shared with anyone outside of the study team.

5. **Timing of the interviews:** All the interviews and focus groups were conducted at a time that was convenient to the participants and ensured privacy (where there is no interference or disturbance) to ensure confidentiality.
6. **Data collection procedures:** Data was collected by verbally asking the respondents open-ended questions. The answers were recorded on paper and on digital audio recordings, with the participant's consent. Audio recordings are used to ensure that there was no loss of information.
7. **Psychological Discomfort/Stress:**
If the respondent expressed discomfort or stress during the interview, the data collector reminded the respondent that he/she did not have to answer questions which made them uncomfortable and would provide respondents with the opportunity to opt out of any questions or end the interview.
8. **Informed Consent:** Consent was taken before administering the interview and after giving a brief introduction about the study. Interviewers read the consent form out loud, provided time for the to understand the study, ask questions, and decide whether they want to participate in the study. Following informed consent, interviewers requested consent to record the interview. Data capture sheets were used to record information when participants declined voice recordings.

2.5 Project Challenges and Limitations

2.5.1 Challenges and Limitations in the Pre-Test

IFL beneficiaries were contacted by the team on their phone numbers, but many of the numbers were powered off. Some successfully contacted and agreed for the interview a day before, but upon calling on the interview day their contact numbers were powered off (maybe due to signal issues in that area). In order to resolve this issue, the client has requested that a detailed work plan is developed and shared by the survey team so that the client engages the relevant partner organizations, which are implementing the programme with the relevant communities, for better coordination of the field teams and for facilitating the field teams in contacting the beneficiaries.

Another challenge, which was common throughout districts, was that the Community Resource Persons' Trainings, despite probing and explaining, showed no knowledge of the topics/sessions/ trainings.

Shangla, district of PO LASOONA (Asset), Akhuwat (IFL):

- The team had a hard time locating beneficiaries especially in the case of assets. The PO and VO identified 27 houses in Pir Abad out of which only a single successful interview was done. The rest of the beneficiaries either were not available at that time or their assets were handled by another member of the family. The resolution of this issue has also been provided by the client in the form of suggesting to the field teams to include the next of kin of the beneficiaries who have the knowledge of the programme and are handing the provided asset on behalf of the beneficiary and is able to provide the required information on the outcome indicators that is being surveyed.
- There was a beneficiary of Livestock whose family claimed their asset was deceased and they had no knowledge of the insurance of their asset. The beneficiary herself was not home and could not be located. (Household hold Identification (HHID): 123522781, Location: Lasoona; Dehri (Zara), Contact: 0348-9251358). It was subsequently suggested by the client that these beneficiaries who do not have the asset anymore or have sold it would not be included in the main survey. This ensures that the true picture of the programme is captured and not just a few instances where the beneficiary has not been able to sustainability make use of the asset.

Badin (Wari Sharif) And Lasbella

- The team struggled locating IFL beneficiaries (the sample target was of 2 beneficiaries) during the pre-test as there was no response from the provided contact numbers. They had to locate beneficiaries on their own because the PO (HANDS) refused to cooperate stating that they work for Pakistan Poverty Alleviation Fund (PPAF), and they have not received any email from them about the activity. This issue was also resolved subsequently by the client by writing to PPAF to instruct their relevant POs about the start of the survey and to facilitate with the survey teams for identifying the beneficiaries.

2.5.2 Challenges and Limitations in the Field Survey

Accessibility and dependency on focal persons of partner organizations:

- Intangible Asset Beneficiaries numbered approximately 300 in population (30 targeted for the survey) and locating them throughout each district was difficult as most were unavailable, especially in Sindh. The main reason for this was that their mobile numbers were either changed or were not functioning at the time the call was made to contact them. Subsequently, the list of beneficiaries was updated with other households who were reachable.
- Beneficiaries in the UC 'Kareen', in District Upper Kohistan became inaccessible due to extreme weather conditions in the region. After discussion and consent from NPGP PMU, Sample (of 6 HH Questionnaires and 2-FGDs) of UC Kareen in Upper Kohistan District was allowed to be adjusted in other targeted UCs of Kuzjalkot & Siglo to overcome the challenges of access & mobilities due to damaged roads in rainy seasons.
- The field plan was revised to account for the unavailability of the POs on Saturday and Sunday

Instability

- The survey in Gwadar and Tank was delayed due to political unrest and insecurity in the region. Gwadar especially had to be halted for part of the survey and teams were called back because of the on-going security threats in the area. The field team in Gwadar. The change was effectively communicated to NPGP PMU and coordination with the PO allowed the field team to successfully complete the sample subsequently. After discussion with NPGP PMU, the remaining sample of Gwadar was allowed to be adjusted in Lasbella district.

Gender ratio and unavailability of women in some areas.

- Initially it was decided to maintain 50% ratio for male and female FGDs in districts like Badin and Thatta. The lists provided from the data shared only had female beneficiaries, and the ratios could not be strictly maintained in such cases. In some areas in KP, like Kohistan etc., the female beneficiaries were not allowed to be interviewed or their assets were handled by male members.

Lack of Information of the Programme

- Most of the KII interviewees had limited knowledge about the project, and the PO representatives interviewed could not produce knowledge outside the ones read out to them in the introduction to the survey.
- Apart from knowledge, the beneficiaries were also unaware of the insurance of their assets.

Unavailability of the direct beneficiaries:

- In many cases, direct beneficiaries of the programme were unavailable. They either moved to other places due to natural calamities like floods or for their jobs. In this case, the field team had to interview the family members of the beneficiary wherever suitable. For example, in case a youth beneficiary was unavailable, their child who was managing the asset or had taken part in the youth intervention was interviewed. Of the total 1381 survey respondents, 251 were indirect beneficiaries (211 asset transfer, 34 IFL, 6 both asset & IFL).
- Due to socioreligious and cultural norms in multiple districts in the sample, the beneficiaries and their families refused recordings (such as in Shangla)
- Those beneficiaries whose assets were dead (livestock) were excluded from the survey.
- Even the locals (PO) could not locate beneficiaries, despite having their locations. The team had to stay till late at night to complete focus groups. Travelling was another issue, the team had to stick with the plan as well as face such difficulties.

Data Availability and Provision

- The annual PSC data of the beneficiaries was unavailable at the start of the survey. For this, NPGP PMU coordinated with the POs to conduct a PSC survey of the successful respondents of the outcome indicator survey. The results from this PSC survey were subsequently compared with the baseline data which was already available.
- Additionally, the data for baseline income of the IFL beneficiaries needed to be extracted from Loan Appraisal Form (LAF) forms. This data was shared after great delay which further delayed the analysis of the IFL beneficiaries' income change.

Chapter 3. Overall Findings Against Log Frame Indicators

3.1 Overview of findings against Log Frame

Given below is the programme Logframe being used to measure programme progress and outcomes. Findings from the project survey have been presented against each indicator. The subsequent sections of this report go into the detailed findings against each indicator.

Table 4. NPGP Logframe with Survey Findings

Results Hierarchy	Indicators			Survey Finding		Remarks
	Name	End Target Old	Actual	%	Updated Actual	
Outreach	1 Persons receiving services promoted or supported by the project					
	Males - Males	128,000	48,754	26.6%		Proportions of completed survey sample (1381)
	Females - Females	192,000	142,438	73.4%		Proportions of completed survey sample (1381)
	Young - Young people	96,000	25,885	15.1%		Proportions of completed survey sample (1381)
	Total number of persons receiving services - Number of people	320,000	191,192			
	1.a Corresponding number of households reached			-		
	Women-headed households - Households	40,000	21,703	12.50%		Used 12.5% as per previous trend
	Non-women-headed households - Households		151,916	87.50%		as per previous trend
	Households - Households	320,000	173,619			
	1.b Estimated corresponding total number of households members			-		
	Household members - Number of people	2,281,600	1,237,903	8 people /hh	1,388,952	This is based on new average number of members in each household according to survey findings

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Project Goal To assist the ultra-poor and very poor in graduating out of poverty on a sustainable basis; simultaneously improving their overall food security, nutritional status and resilience to climate change	households falling between 0 - 16.17 in score card have graduated out of this category by project end			-			In addition to those who received assets, this includes those who received both assets and IFL (50 respondents).	
	Households - Percentage (%)	50		-	74.4%			
Development Objective To enable the rural poor and especially women and youth, to realize their development potential and attain a higher level of social and economic wellbeing	hhs in PSC 0-18 receiving asset transfers, move to a higher PSC band				-		In addition to those who received assets, this includes those who received both assets and IFL (50 respondents).	
	Households - Percentage (%)	60			59.4%			
	hhs in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)					-	In addition to those who received assets, this includes those who received both assets and IFL (50 respondents).	
	Households - Percentage (%)	20		6	29.4%			
Outcome Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth	2.2.1 New jobs created					-	In addition to those who received assets, this includes those who received both assets and IFL.	
	Job owner - men - Males	37,498		2,264	24.2%	15,982	Proportion of beneficiaries in sample	
	New jobs - Jobs	93,744		52,934	100%	66,141	This includes indirect employments (~13,207)	
	Job owner - women - Females	56,246		50,716	75.8%	50,159	proportion of beneficiaries in sample	
	Job owner - young - Young people	28,123		538	10.6%	6,988	proportion of beneficiaries in sample	
	1.2.2 Households reporting adoption of new/improved inputs, technologies or practices						-	In addition to those who received assets, this includes those who received both assets and IFL.
	Households - Percentage (%)	50		30	63%		percentage of asset + both who reported adoption of technology	

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	Women-headed households - Households		5,429	12.5%	6,287	12.5% as per previous trend
	Households - Households	78,120	43,430		50,297	
	households experiencing 30% increase in income as a result of productive use of assets and access to working capital				61,788	In addition to those who received assets, this includes those who received both assets and IFL.
	Households - Percentage (%)	60	53	77.39%		Percentage of asset + both reporting over 30% increase
Outcome Outcome 2: Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment	Women reporting increased role in hh decision making		-		113,950	This includes all respondents (who received Assets, IFL, and both Assets and IFL)
	Females - Percentage (%)	60	-	80%		Percentage of females in sample who reported increased role in hh decision making
Outcome Outcome 3: Target populations have improved access to financial services and investment opportunities	Interest Free Loan clients with 30% increase in monthly incomes		-		42,014	This includes respondents who have received IFL only
	IFL clients - Percentage (%)	50	-	37.73%		percentage of IFL beneficiaries in sample reporting 30% increase
	1.2.5 Households reporting using rural financial services		-			This includes respondents who have received IFL only
	Total number of household members - Number of people	94,363	111,355		111,355	Total number of beneficiaries as of June 2022 that were provided IFLs
	Target households reporting using interest free loans for income generating purposes		-		90,198	This includes respondents who have received IFL only
	Households - Percentage (%)	90	-	81%		Percentage of respondents "who have set up any enterprise through the IFL"

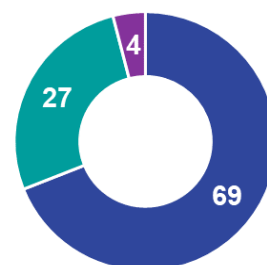
3.2 Sample of Project Beneficiaries and Demographics

As mentioned in the section above for methodology of the project, a total sample of 1381 beneficiaries have been surveyed for assessing the outcome indicators as well as other attributes of the project that become an essential part of this outcome indicator survey.

Amongst the sample of beneficiaries, a total of 69% asset beneficiaries were selected and approximately 30% of IFL were selected, which was a requirement of the terms of reference of this outcome indicator survey, stated in Chapter 1 of this document for reference. Key findings of the outcome survey have been discussed in detail in the following sections based on each specialised outcome indicator as mentioned in the Logframe above.

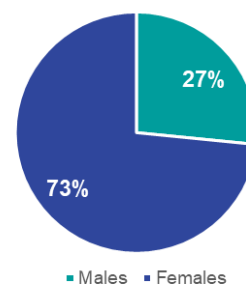
The demographics of the sample selected as stated in the corresponding chart are in line with the natural distribution of the overall project beneficiaries which is 74% females and 26% men beneficiaries. Other demographics include the age of the sample beneficiaries which was not targeted in particular; however, the following chart portrays normal distribution of beneficiary ages selected for this survey.

NPGP Beneficiaries Category (%)



- Asset (Ben:956)
- Interest Free Loan (IFL) (Ben:375)
- Both Asset and IFL (Ben:50)

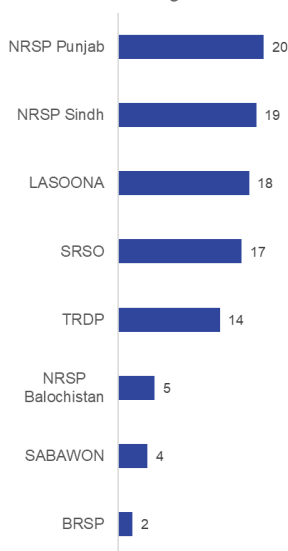
Gender of Interviewed Beneficiaries



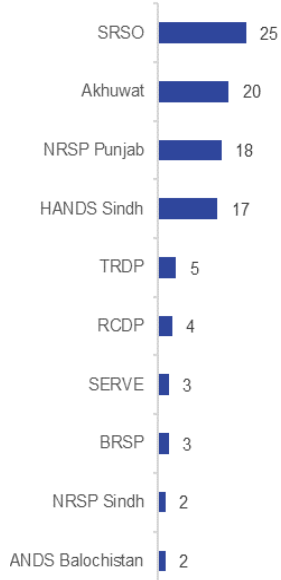
3.3 Partner Organizations Selected for the Survey

A total of 8 POs for assets have been selected which is all the POs working on this project for asset beneficiaries. For IFL 10 POs were selected for this project which is out of 19 for the total project beneficiaries for IFL. Also mentioned in the charts below is a percentage split of the sample that is covered from each PO.

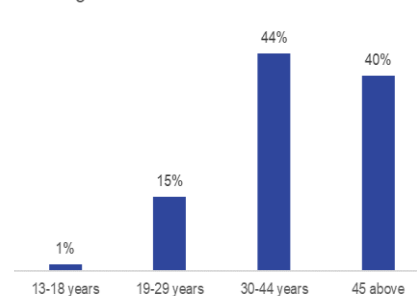
Partner Organization for Assets (%)



Partner Organization for IFL (%)

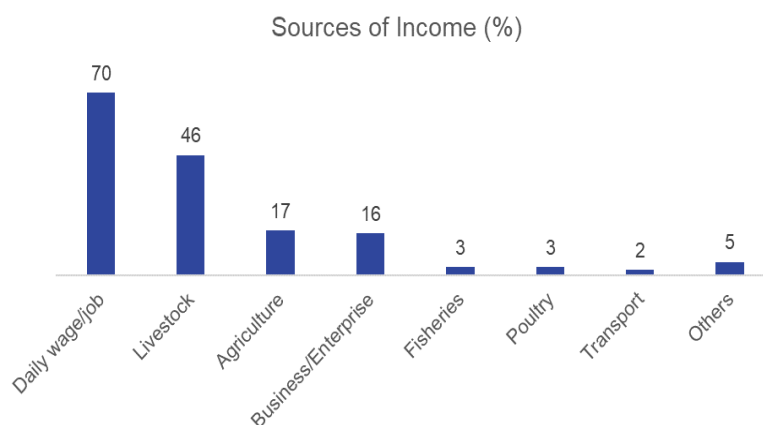


Age of the Interviewed Beneficiaries



3.4 Livelihoods of Selected Beneficiaries

The existing sources of income or livelihood activities of selected beneficiary households show that almost 70% of the beneficiaries are engaged in daily wage jobs which is an inconsistent source of income. Most of the beneficiaries are engaged in raising livestock as their supplementary employment as well as agriculture. Therefore 62% of the selected beneficiaries are engaged in more than one livelihood activity to supplement their overall income.



Most of the beneficiaries of this programme are women, who are primarily engaged in part-time domestic enterprises such as selling dairy products, or stitching clothes etc. In addition to their household chores, information about their income and the impact of the programme on their income has been primarily derived from the asset (or IFL) that was provided to them, which has been discussed in subsequent chapters.

Other means of income such as daily wages is something that is pursued by male members of the household, which was also largely prevalent before the NPGP programme. This income source is, however, uncertain and has been quoted as inadequate for survival given the present stagflation of economy by almost all respondents of the survey, especially in the discussions undertaken during the qualitative assessments. Examples of these discussions included additional increase in income resulting from daily sale of 2-3 kgs of milk or in the form of high yielding dairy products, or from stitching clothes or grocery store provided etc. None of the respondents stated that the increase in income has resulted due to increase in daily wages or one off un-certain work opportunities.

3.5 District Wise Split of Beneficiaries

The overall programme is extended to a total of 21 districts which were all selected for this survey. A district wise distribution of the sample according to livelihood activities of the beneficiaries has been stated in the chart below.

For districts that are more backward in terms of their economic profile, such as Kohistan and Tharparker, beneficiaries are engaged in more daily wage jobs as opposed to business or enterprise related activities which are more evident in districts with an urban population. Livestock and agriculture are being pursued primarily in rural districts that have a low economic profile and male members of the beneficiary households are engaged in more daily wage jobs, while the female members are engaged in livestock rearing and basic cultivation which is also known as subsistence farming.

Table 5. Sources of Beneficiary Income by District

	KASHMIRE	LASBELA	DERA GHAZI KHAN	KOLAI PALLAS	BADIN	SUJAWAL	ZHOB	JHANG	GWADAR	THATTA	LOWER KOHISTAN	BATAGRAM	SHIKARPUR	TOR GHAR	DERA ISMAIL KHAN	LAYYAH	UMERKOT	TANK	UPPER KOHISTAN	SHANGLA	THARPARKAR
Base:	132	35	196	31	134	76	48	46	38	81	35	55	99	29	41	55	92	31	30	36	61
Daily wage/job	73	49	84	87	62	80	48	67	18	72	100	56	74	66	61	62	72	58	67	47	92
Livestock	45	9	76	61	58	28	33	52	-	65	40	13	40	17	39	75	55	-	17	8	44
Agriculture	20	3	8	3	34	24	40	13	-	28	-	2	18	-	5	18	33	6	10	6	20
Business/Enterprise	5	20	6	3	13	24	8	37	53	5	-	42	4	10	29	25	10	35	13	53	18
Fisheries	5	17	-	-	-	7	-	-	45	-	-	-	3	-	-	-	-	-	-	-	-
Poultry	8	-	5	-	1	-	8	2	-	-	-	-	10	-	15	2	-	-	-	-	-
Transport	6	6	2	-	2	-	2	7	-	-	-	-	5	-	5	2	-	3	-	3	-
Any other	2	6	17	3	-	-	-	-	8	-	-	5	4	21	20	2	2	3	20	6	-

In the row for base total beneficiaries that were interviewed in each district has been mentioned for reference, this has been further divided in the 7 enterprises that were being mainly pursued by the beneficiaries. Enterprises like “Fisheries” and “Poultry” are mainly locational therefore, their overall number is less than livestock and agriculture which is largely prevalent in most rural areas of Pakistan.

Chapter 4. Improvement in Poverty Score Card Band

The following are the main objectives and outcomes expected from this project. These have been discussed in detail as follows where poverty score card bands have been updated from the results of the survey, supplemented by the most recent Annual Poverty Score Card Update by the POs for selected beneficiaries.

Table 6. Findings on Programme & Development Objective

Objective	Programme Target (%)	Survey Finding (%)
Households falling between 0 - 16.17 in score card have graduated out of this category by project end	50	74.4
Households in PSC 0-18 receiving asset transfers, move to a higher PSC band	60	59.4
Households in PSC 0-18 move to a PSC band of higher than 23 (= out of poverty)	20	29.4

The above is based on the sample of beneficiaries that were selected for this survey and subsequently extrapolated to the overall population for arriving at the above results.

Table 7. Poverty Score Card Graduation Bands

Baseline	PSC Graduation											
	12-18		19-23		24-34		35-50		51-100		Total 12-100	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
0 - 11	265	26.3%	184	18.3%	123	12.2%	31	3.1%	1	0.1%	604	60.0%
12 - 18	72	7.2%	118	11.7%	107	10.6%	32	3.2%	2	0.2%	331	32.9%
Total	337	33.5%	302	30.0%	230	22.9%	63	6.3%	3	0.3%	935	92.9%

Baseline	Beneficiaries who have moved out of 0-32 band			
	0-32		33-100	
	Count	%	Count	%
0 - 11	627	62.3%	45	4.5%
12 - 18	282	28.0%	52	5.2%
Total	909	90.4%	97	9.6%

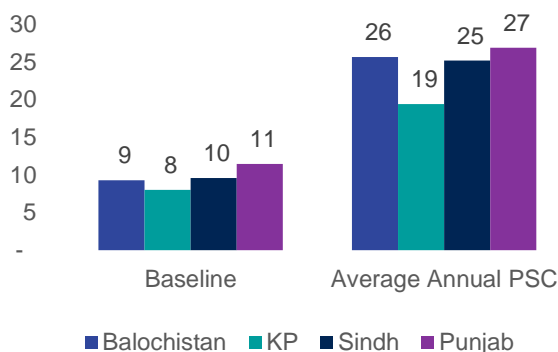
Baseline	Beneficiaries who have not moved out of 0-11 band or have moved from a higher to a lower band	
	0-11	
	Count	%
0 - 11	68	6.8%
12 - 18	3	0.3%
Total	71	7.1%

In terms of band-wise household graduation trends, the table shows detail on the graduation across bands. In the PSC 0-11 band, for instance, 60% have graduated to higher poverty bands. More specifically, 26.3% graduated to PSC 12-18, 18.3% to PSC 19-23, 12.9% to PSC 24-34, 3.1% to PSC 35-50 and 0.1% to 51-100 band. For the PSC 12-18 band, 32.9% have graduated to higher bands – 11.7% have graduated to PSC 19-23, 10.6% to 24-34, 3.2% to 35-50 and 0.2% to 51-100 band.

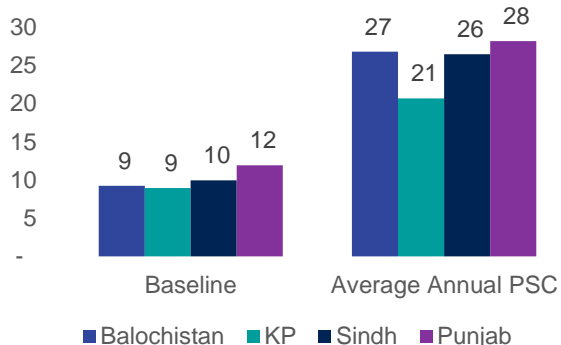
Compared provincially, Punjab had the highest baseline average PSC score of 11 which increased to 27 after NPGP intervention for households that graduated out of the 0-16.17 band. Punjab also has the highest average PSC score in other bands.

On the other hand, Balochistan and Khyber Pakhtunkhwa had the lowest baseline scores of 9 and 8 respectively. Interestingly, the increase in Balochistan's PSC score is greater than the increase in Khyber Pakhtunkhwa, with 26 and 19 respectively. Evidently, the interventions in Balochistan have had a greater impact and effectiveness as compared to KP. In Balochistan, a greater number of goats and sheep have been distributed which allows beneficiaries to sell their offspring as well as other related by-products coupled with a more diversified portfolio of assets, including fisheries and other enterprises which had a higher yield than raising cattle which was the main asset transferred in the case of KP.

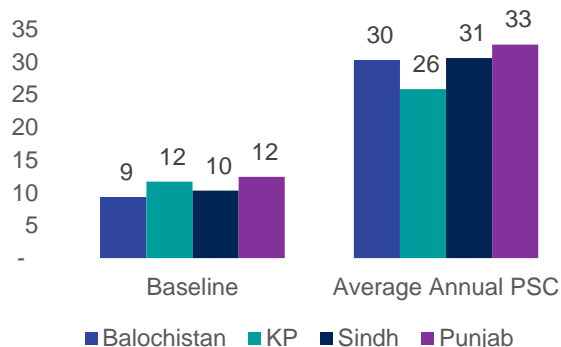
Households Graduated out of PSC 0-16.17



Households in PSC 0-18 moved to a Higher Band



Households in PSC 0-18 move to a Band Higher than 23



Pertinent to note is that merely receipt of an asset doesn't cause any change in poverty band, however, the fact remains that a slight change in the poverty score is registered. For instance, if a household had baseline poverty score of 6, after receiving an asset in the form of goats/sheep it will become 8, (if asset is cow/buffalo, new PSC will become 12 and if asset is motorcycle/ scooter, PSC will become 13) but the household will continue to remain in the same poverty band. In case of all other tangible and intangible assets provided, there will be no change on the poverty score.

However, the households surveyed in Outcome Indicators Measurement Survey who have utilized the assets for 6-30 months had reported that their income multiplied through selling products such as milk, butter, etc. and by selling offspring in case of livestock. The proceeds of this additional income stream are generally utilized to purchase other household commodities such as TV, construction of additional room or toilet or purchase of motorbike, or investment on child education, that resulted in significantly changing their poverty score. This aspect was supplemented by the other indicator of the programme, '30% increase in income as a result of the asset or use of IFL', which has been discussed in subsequent sections.

Chapter 5. Poverty Graduation

5.1 Rate of Increase in Income of Asset Beneficiaries

“We got buffaloes, cows, and goats, earlier we were very poor, but now poverty has ended. We have benefited a lot from these things because when we got the animals, they were young, now we have raised them and now they are giving milk and giving off springs which we can sell.”

Increase in income was analyzed by obtaining the income of the beneficiary from baseline information obtained by POs in the form of Livelihood Investment Plans (LIP) at the time of eligibility assessment of beneficiary households before the asset transfer or IFL, and comparing the same with present income of the household after they became beneficiaries of the programme, extrapolated from the survey results. In this case, increase in income was the primary factor, not the value of the transferred asset.

Asset beneficiaries have shown a promising result in their overall income. The target of this project was 60% beneficiaries to witness an increase of 30% in income because of this project, with a total of 77% beneficiaries witnessing an increase in monthly income.

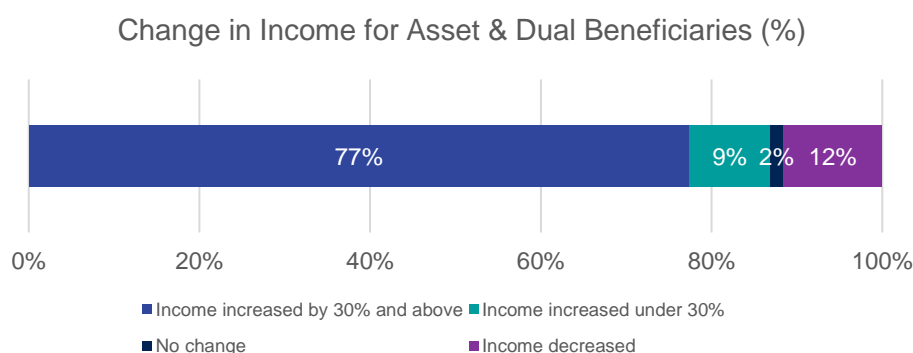


Table 8. Change in Income of Asset Beneficiaries

Baseline	Change in Income													
	Decrease		0-29%		30-39%		40-49%		50-69%		70% & above		Total	
Current Income (PKR)	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
1,000-9,999	61	6.2%	6	0.6%	-	0.0%	-	0.0%	1	0.1%	-	0.0%	68	6.9%
10,000-14,999	28	2.9%	34	3.5%	7	0.7%	4	0.4%	12	1.2%	25	2.5%	110	11.2%
15,000-19,999	20	2.0%	51	5.2%	17	1.7%	11	1.1%	45	4.6%	114	11.6%	258	26.3%
20,000-39,999	5	0.5%	17	1.7%	11	1.1%	25	2.5%	32	3.3%	358	36.5%	448	45.6%
40,000+	-	0.0%	-	0.0%	-	0.0%	1	0.1%	-	0.0%	97	9.9%	98	10.0%
Total	114	11.6%	108	11.0%	35	3.6%	41	4.2%	90	9.2%	594	60.5%	982	100.0%

Increase in income when viewed in terms of income bands has been highlighted in the table above to show concentration of beneficiaries that fall within each income band after witnessing a positive impact in their overall income.

For instance, of the total beneficiaries who had a change in income, 11% showed a 3.6% increase, 3.6% showed a 30-39% increase, 4.2% showed a 40-49% increase, 9.2% showed a 50-69% increase, and a majority of 60.5% showed an increase of 70% & above.

Of the beneficiaries that display an increase in income of 30% or more, the greatest impact is observed in KP and Punjab which may be owed to the large number of beneficiaries in these provinces and the resulting proportionate sample. 11.6% of beneficiaries have shown a decrease in their income, who are mainly present in districts which were severely affected by floods, primarily in Badin and Thatta, which may have led to the loss of their assets (livestock was transferred in almost all of these cases).

Effectiveness Of Distributed Assets

A majority of the assets distributed in this program were livestock, which included cattle, cows, sheep and goats. Most beneficiaries earn income by selling products driven from their livestock such as milk, butter, etc., after using some of the yield for their daily household consumption, which in turn leads to lower profits, while feed and management of the animal are all costs that the household has to additionally bear. This burden can be reduced by providing an additional asset like an enterprise (or an IFL for setting up an enterprise) to the beneficiary to supplement income in the short term. However, these beneficiaries display large changes in their income level in the long run, once the livestock is bred and the offspring is sold for significant profit. For example, a cow’s offspring, if it is a male, can be sold for up to 70-90 thousand rupees.

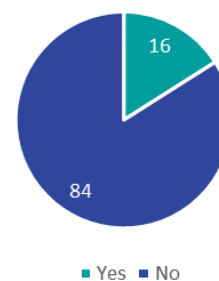
On the other hand, fewer enterprises, fisheries, and agriculture inputs, such as hand tractors, have been distributed to beneficiaries, and they have all had a positive impact on income in the districts where they have been distributed, for example fisheries given to beneficiaries in Gwadar. Beneficiaries have also expressed demand for more hand tractors, stating that hand tractors can earn their men 1000-2000 rupees per hour, which can significantly augment their existing income.

5.2 Additional Employment Generation

“Since NPGP provided us with these things, our situation has been very good. We all work together, and women also work.”

The overall jobs or employment creation with the help of the programme has been based on two aspects of the programme. One was the direct employment created in the form of the beneficiary becoming economically active and contributing to household income. This was done based on prior NPGP assessment of estimating Full Time Equivalent (FTE) which has been developed for different enterprises that beneficiaries were engaged in. For example, in the case of livestock having worked additionally for 4 hours in a day on the livestock related enterprise will count as one FTE created by the programme. The same estimate for enterprise other than livestock is based on 8 hours per day. These estimates of FTE have been used to formulate the direct employment created by the programme.

Beneficiaries Employing Additional People (%)



The other aspect of employment creation is the one which involves beneficiaries in hiring or involving other people outside the household to manage the asset or enterprise that they are engaged in. Based on the additional people employed by the asset beneficiaries of this programme, the additional employment generated by asset beneficiaries is 66,141 which includes 13,207 additional people that have been hired by the direct beneficiaries.

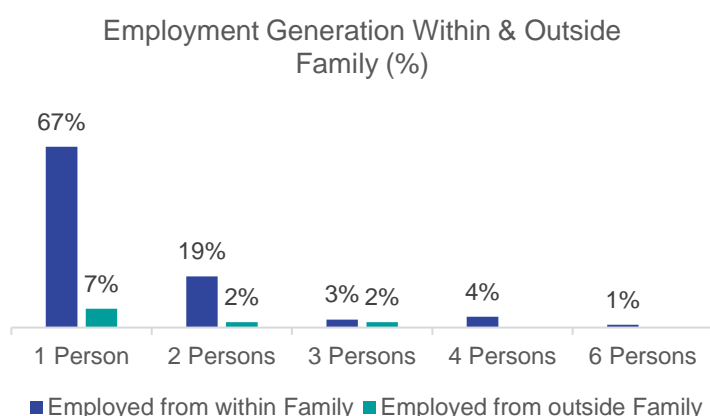
Primarily, asset management as a job has been estimated on the basis of FTE of the beneficiaries as well as other indirect resources that were leveraged by the same beneficiaries.

The amount of employment generated has been calculated in the following table:

Table 9. Additional Employment Generated

% Of interviewed Beneficiaries employing additional people	16.2%
No of Additional People Employed	251
Employment per Employer	1.54
Existing Jobs Reported in Logframe	52,934
Additional Employment Generated by NPGP Beneficiaries Indirectly	13,207
Total Jobs Created	66,141

The following graph shows that a majority of beneficiaries employ people for managing or working on their enterprise from within their family.

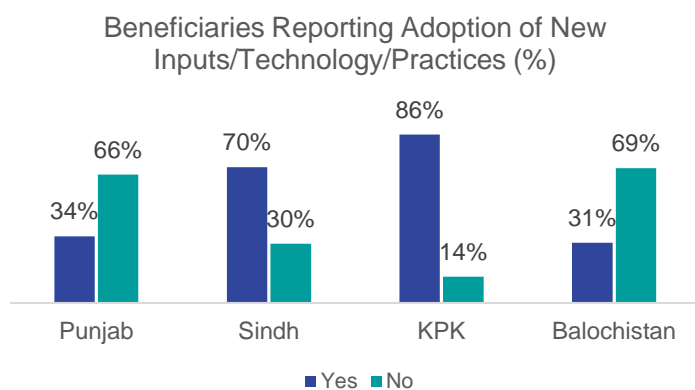


In terms of employment creation through skill development of beneficiaries through intangible assets, the outreach (up to June 2022) has been slow, which has been included in the survey sample as well, however only an insignificant percentage of these beneficiaries could be included.

5.3 Households reporting adoption of new/improved inputs, technologies, or practices

“No, firstly we are not allowed to use mobile phones and secondly we work a lot, so we don't even have time to use mobile phones.”

Approximately 63% of asset beneficiaries have reported the adoption of new technology or inputs for the use of the assets transferred or for improving their overall livelihood activities. While a large majority of beneficiaries has opted for adoption of new technologies in the survey, most of them are using just basic methods of farming, such as better management of livestock, feed growing and cultivation practices, or even vaccination of the livestock. Most of the beneficiaries have commented that they are not using smart



phones in their daily activities and that some of them are also not allowed to use smart phones. Therefore, it will be subjective to classify this segment of the economy to use technology which is living in marginalized and challenging circumstances with minimal or no education. However, in cases where a technical asset such as a machinery or equipment is provided, the beneficiary is made aware through asset management trainings the scope of technology that is being provided and the maintenance and care that is

customary with the use of that asset. Other than this the use of technology in this context is largely minimal or does not exist for most beneficiaries. Provincially, the greatest use of better technology, input or practice is in KPK of 86% followed by Sindh at 70%, and lowest in Balochistan of 31%.

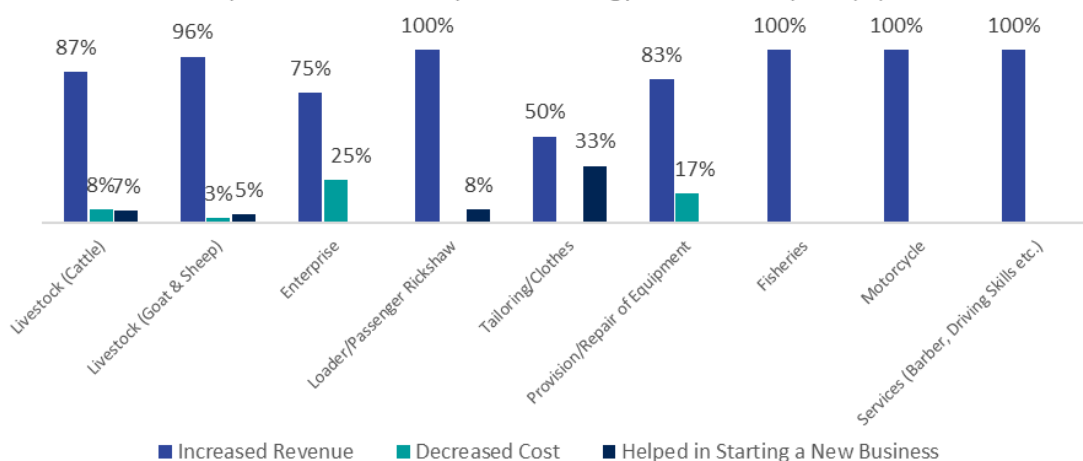
Beneficiaries Reporting Adoption of New Inputs/Technology/Practices (%)



Moreover, for beneficiaries that reported the adoption of new technology for the use of their assets, or in their livelihood activities, has been presented in the following chart about the impact the use of technology has created on their livelihood activities. Most of the livestock beneficiaries have responded that the use of technology has resulted in increase in revenue for them, which is through the increase in yield of milk due to better diet, improve in habitat and living conditions of animals, as well as better life expectancy of the animals. In some cases, beneficiaries were taught to produce more value-added products in place of selling raw milk which has also exponentially increased their revenue earning potential, such as selling better or ghee.

For beneficiaries engaged in other than farming practices, it was learnt that the provided equipment was put to more effective use such as learning to drive a rickshaw or operating a hand tool has opened the potential of increasing capacity to the use of more mechanized or advanced machinery in the future which would result in yielding better income opportunities for the beneficiaries in future.

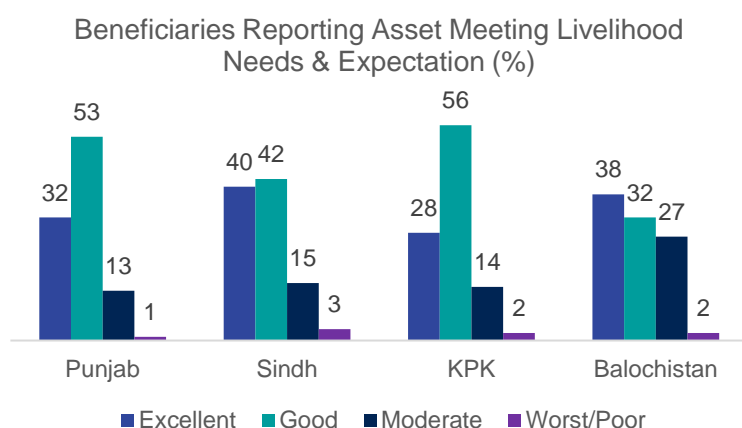
Reported Benefit of Input/Technology/Practice Adopted (%)



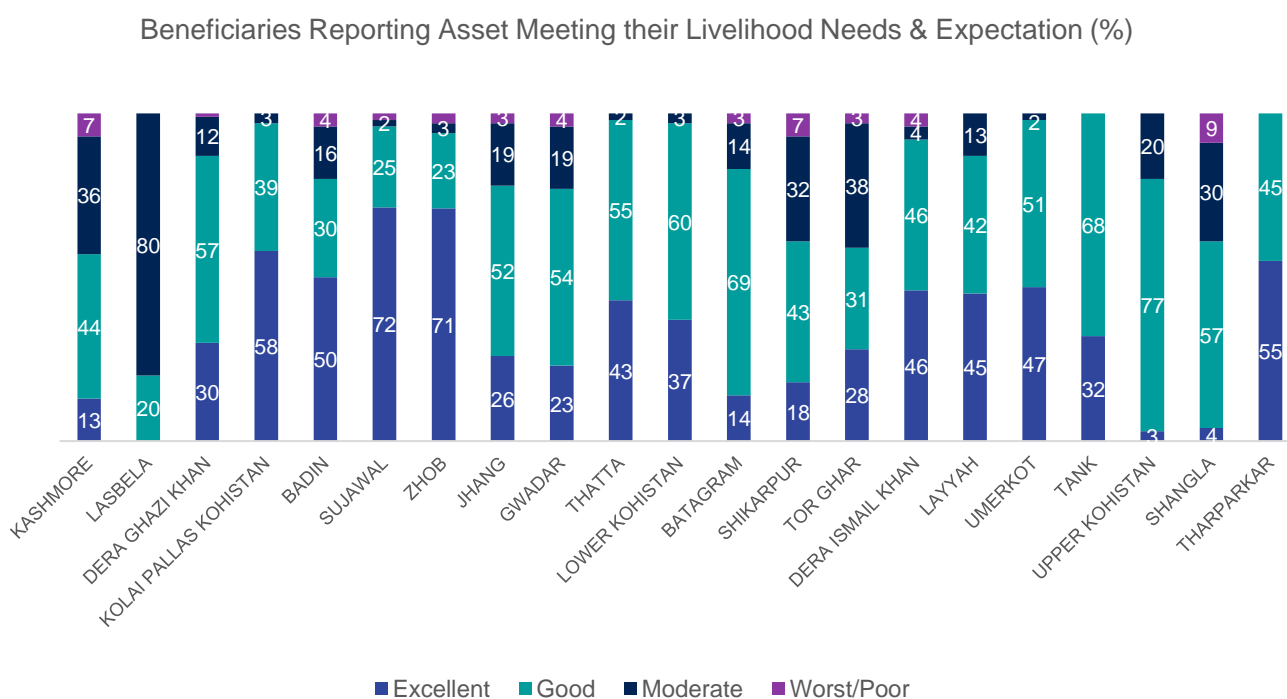
5.3.1 Beneficiary Perception from the Asset Transfer

“They told us that you people have to protect your cattle from the cold and put warm clothes on them in the cold. Do not sell them and do not oppress them. Give them carom seeds, two lemons, and sugar, because of which they will give thicker, purer milk, and you will benefit greatly. And they said that you must take care of their health, protect them from mosquitoes and give them medicine when they are sick.”

Asset beneficiaries were also inquired if the transferred asset has met their expectations perceived from the asset at the start of the project. 82% of the beneficiaries reported that the transferred asset has indeed met their perception about the increase in their livelihoods, with about 35% beneficiaries who have reported the asset to have exceeded their expectation from it. However, as shown in the chart, a small portion of beneficiaries in some districts, including Kashmore, Gwadar, Shikarpur, Dera Ismail Khan and Shangla have reported moderate to poor performance of the asset or has not met their expectation from the received asset.



A reason for this situation may be a result of the recent floods in these districts, which have caused loss of income and livestock of a huge number of households that came under the direct impact of the immense devastation caused by the floods.



5.4 Livelihood Trainings of Asset Beneficiaries

“They told us how you should tie your cattle, what you should feed them, and give them water 2 times a day. give them food timely, if you do not take care of their health, then it is your loss.”

Trainings have been imparted to more than 60% of asset beneficiaries on one of the following aspects:

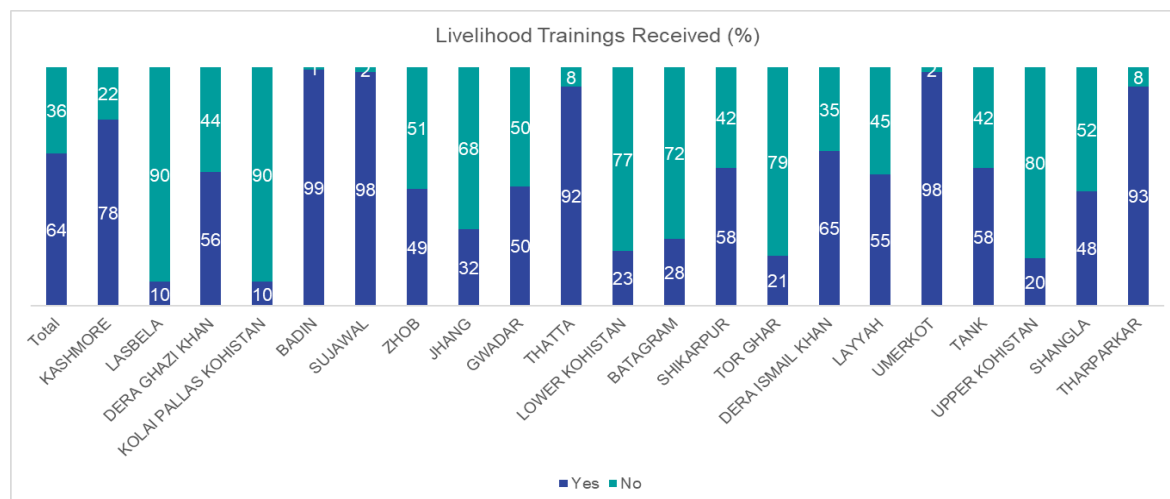
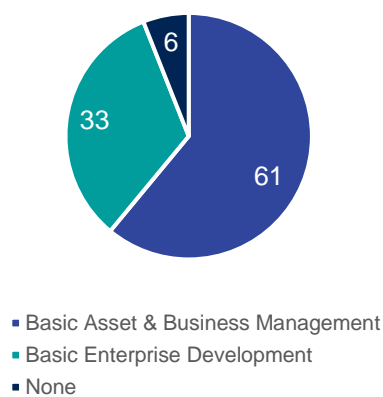
- Basic Asset & Business management
- Basic Enterprise Development

Out of the total beneficiaries who have received capacity building training, 90% have received trainings on basic business or asset management and 8% have received trainings on basic enterprise development.

District wise assessment of trainings imparted to asset beneficiaries has been stated as follows.

Beneficiaries of small districts or those in Baluchistan have reported the least number of trainings being received against asset transfers. This aspect needs to be improved by the programme for ensuring sustainability and proper use and health of the assets transferred.

Type of Livelihood Training Received by Beneficiaries (%)



Asset management trainings are important for all asset beneficiaries such that sustainability of the provided asset is ensured. In case of livestock, if the beneficiary is not aware of the habitat requirement and the health and safety standard of the animal, the life expectancy risk becomes higher than usual, especially in small districts like Kohistan where poverty and backwardness is the most amongst other districts where the programme is being implemented. Therefore, in districts where requirement of trainings is the maximum, the outreach of training is minimum, which is the one aspect that can impact sustainability in a very direct manner if not improved by the POs in these districts.

Impact of Trainings

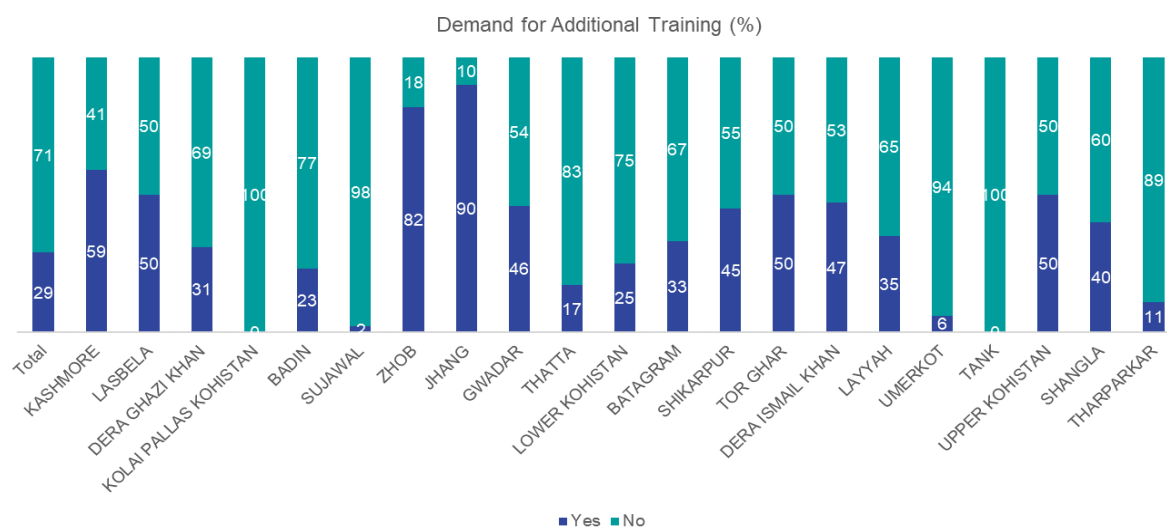
Beneficiaries were asked about the impact of training on their income and overall livelihood activities. The responses revealed that the most impactful training was for the effective management of livestock, with other impacts mentioned in the corresponding chart. Beneficiaries that were imparted with asset management and functional literacy trainings about transferred asset have provided an overall positive response about the impact of trainings, which is a direct factor for increasing in the number of trainings to a majority of beneficiaries, if not all. Since 34% of beneficiaries have not been imparted with any trainings, it is essential that they are reached and are made aware of some basic aspects of the transferred assets to ensure sustainability of the objective with which the asset was transferred to them.



Need for Additional Trainings

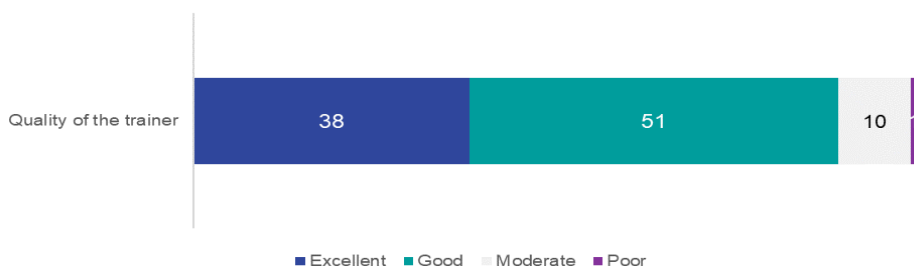
A substantial amount of approximately 30% beneficiaries responded with a need for additional trainings on similar aspects of functional literacy or asset management, which goes to say that the trainings imparted to the beneficiaries were in fact comprehensive and impactful on the overall livelihood activities of the beneficiaries. This aspect has also been discussed in the above paragraph in detail as trainings have had a positive impact on the overall results of the programme, and in order to ensure sustainability and growth of the programme it is essential that trainings in some part or the other related to the provided asset is imparted to keep the beneficiary engaged as well as to optimize the use of the asset provided.

Need for additional trainings according to each district where the programme is being offered has been captured in the following chart, which can be used to plan subsequent training activities where there is a sizeable demand for trainings.

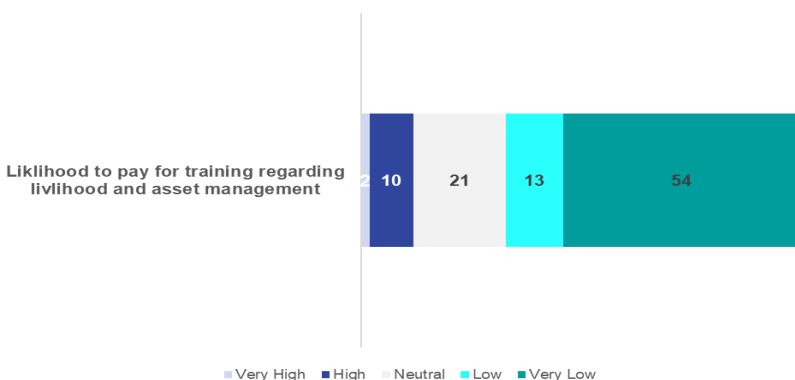


Based on the chart above, it is evident that the districts with the most need for additional trainings are either in Baluchistan or are far flung, except Jhang which is very accessible as well as a relatively developed district, which is an outlier in these findings.

Beneficiaries were asked about the overall quality of training and the trainer, and approximately 90% of them responded positively about the trainings received so far.



Beneficiaries that required additional training were asked if they were willing to pay for it. A small ratio of approximately 12% of respondents were willing to pay for the training.

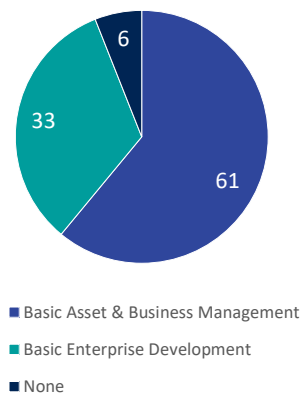


Impact of Basic EDT onto intangible asset beneficiaries (knowledge and application)

A total of 78% of intangible asset beneficiaries surveyed had received livelihood training for pursuing their livelihood with the received skill set in the form of intangible asset transfer.

The type of training received was primarily basic asset and business management. A substantial number of 33% respondents had also received enterprise training about how to optimize their services and increase livelihood activities, as can be seen in the corresponding chart.

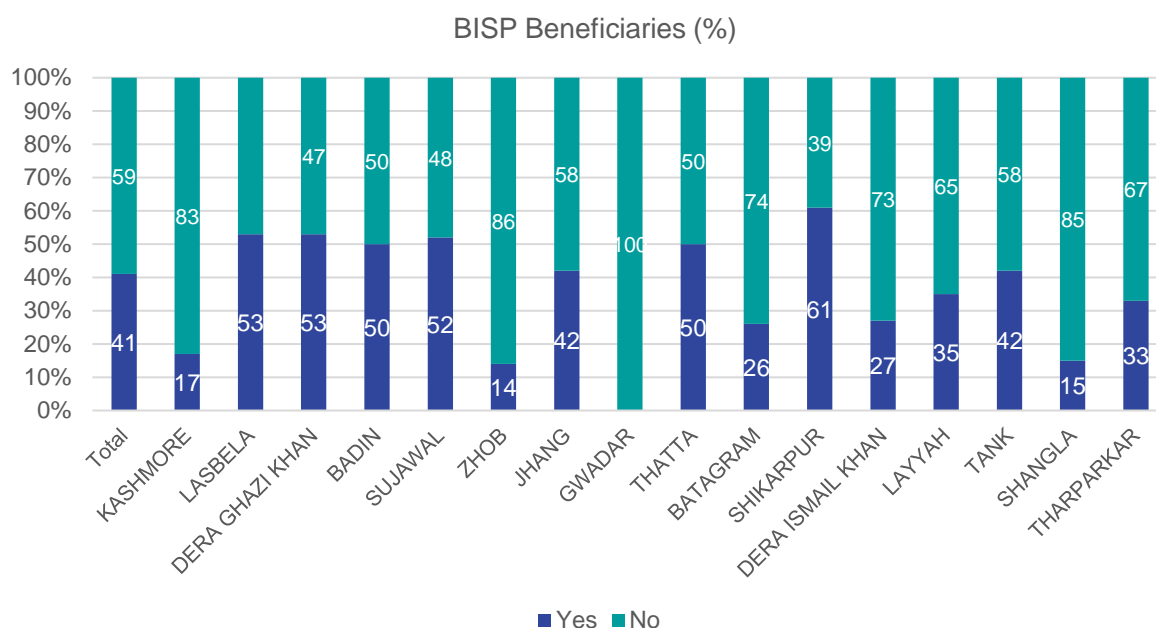
Type of Livelihood Training Received by Intangible Asset Beneficiaries (%)



5.5 Impact of Increased Access to Financial Services

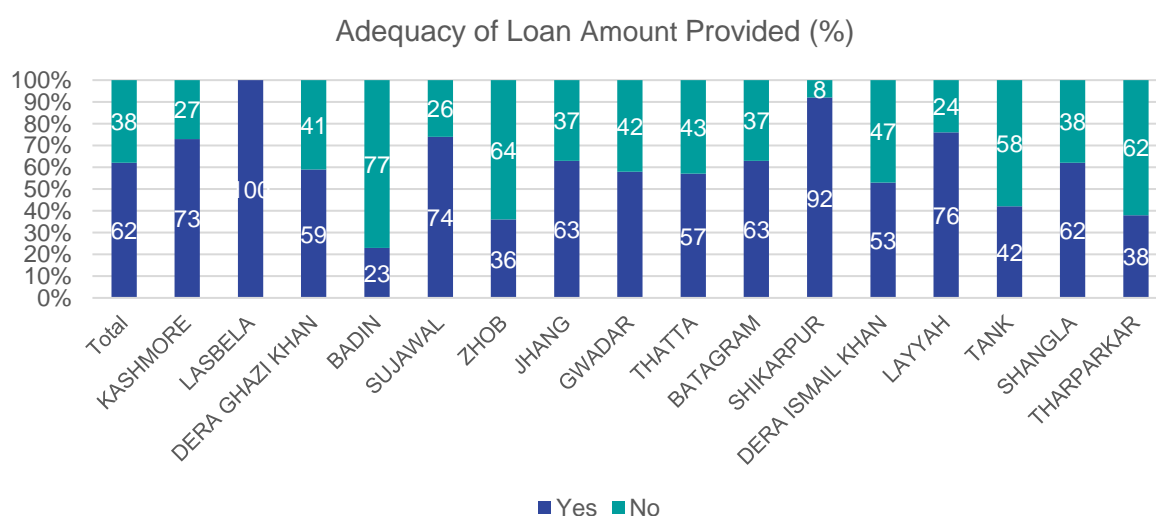
Households reporting access to Rural Financial Services

In terms of beneficiaries who were using IFL, 41% reported that they were also BISP beneficiaries. The district wise ratio of IFL beneficiaries who were also BISP beneficiaries has been stated in the chart below.



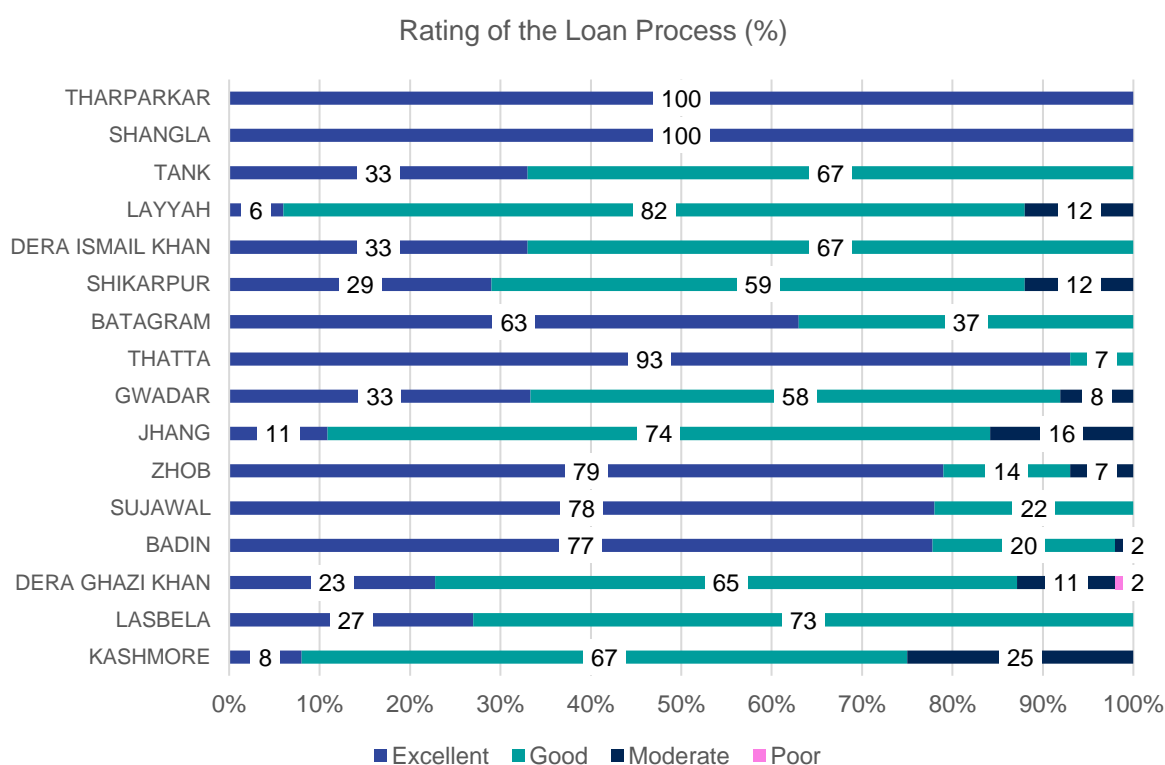
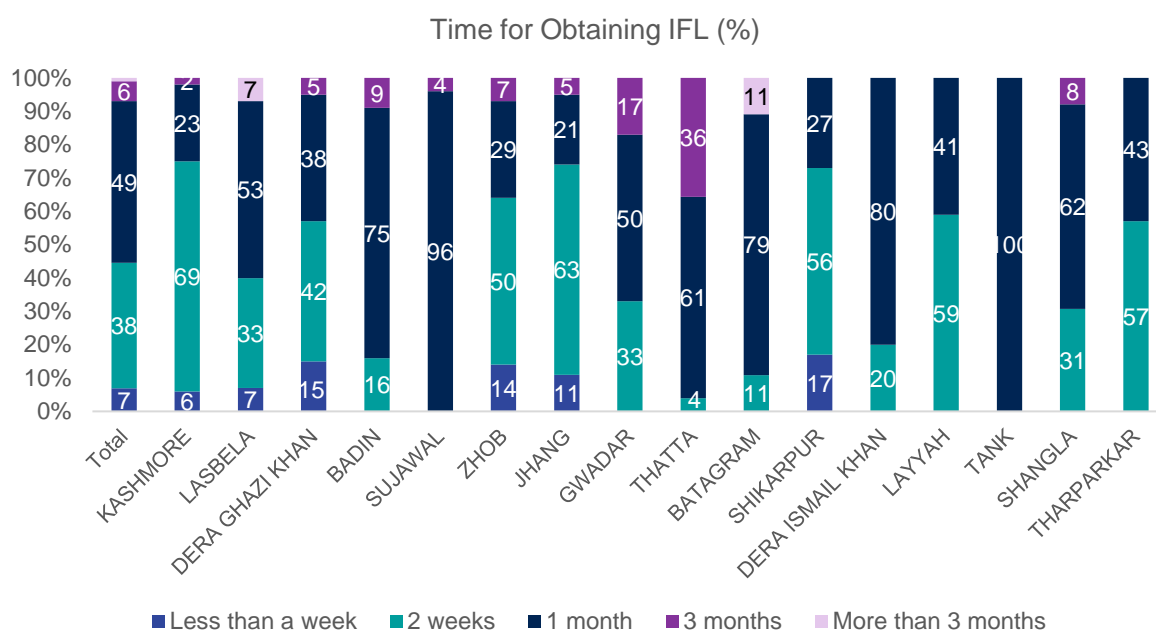
The total number of respondents who were also BISP beneficiaries was less than 50% in the overall sample for IFL. This aspect of the programme is different in asset transfer where all beneficiaries who were selected for asset transfer were BISP beneficiaries. In the qualitative assessment it was highlighted by non-beneficiary respondents that the programme should be extended to non BISP beneficiaries also as the community comprises of both BISP and non BISP beneficiaries. However, in the above case of IFL beneficiaries it is positive to see that the majority of beneficiaries is in fact non BISP beneficiaries.

The following chart represents respondents who commented on the adequacy of the amount being provided by NPGP as IFL. Except for a few districts in Sindh and one in Balochistan, specifically Badin, Tharparkar, and Zhob which are economically challenged and have relatively higher cost of living as well as cost of distribution of basic commodities which would contribute to a higher requirement for working capital and setup cost of any enterprise, a majority of respondents considered the amount of IFL to be adequate for the purpose they had obtained the financing.



IFL beneficiaries when asked about the ease of obtaining the loan, or if they had to pay somebody to obtain the loan were largely satisfied and responded that they got the loan without having to pay anybody for getting it. More than 95% of respondents said that they did not need to pay for getting the loan, which is a good indicator from the standpoint of staff quality being used by the POs for dispensing this credit.

In terms of time for processing the loan and getting the amount by beneficiaries, a majority of respondents received the amount within 1 month of the start of the process. In some cases especially in Thatha, it took the beneficiaries more than three months to receive the amount, where as in other districts the process was completed in mostly 2 week. The district wise split of the time taken has been stated in the chart below.



When respondents were asked to rate the overall loan origination and repayment process, more than 90% beneficiaries were satisfied, except for a couple of districts, namely Kashmore and Jhang, where respondents showed relatively moderate feedback about the process. This needs to be investigated further with the PO, so that any inconsistency in the applicable procedure in these districts can be removed.

The success of the IFL programme has been largely unanimous in all regions where the programme was offered. Therefore, beneficiaries were desirous of obtaining more credit and a higher amount as they have now learnt the benefit of obtaining IFL and the various livelihood activities that they can pursue with this loan.

Beneficiaries when asked for the reason to obtain more credit or repeat loans had mostly similar reasons for obtaining the loan, which was either start of a new business or improve the existing business. Most of the IFL users wanted more loans to expand their existing business, while one third of them wanted to pursue another livelihood activity with the help of this credit.

Table 10. Need for Additional Credit

	Improve existing business/source of revenue (%)	Previous amount was insufficient (%)	New business (%)
Total	62	10	31
Kashmore	49	13	56
Lasbela	57	7	36
Dera Ghazi Khan	60	15	21
Kolai Pallas Kohistan	-	-	-
Badin	45	14	26
Sujawal	57	10	19
Zhob	70	80	100
Jhang	71	-	36
Gwadar	80	10	30
Thatta	61	4	18
Lower Kohistan	-	-	-
Batagram	82	6	18
Shikarpur	34	-	49
Tor Ghar	-	-	-
Dera Ismail Khan	86	-	14
Layyah	93	-	13
Umerkot	-	-	-
Tank	100	-	-
Upper Kohistan	-	-	-
Shangla	100	40	50
Tharparkar	95	-	5

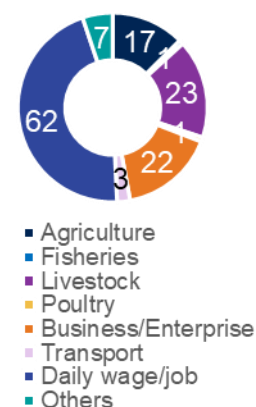
Beneficiaries who were provided IFL were also inquired about their enterprise prior to obtaining IFL. While most of them reported agriculture and livestock raising, a large portion of respondents reported business and enterprise as their livelihood activity.

Increase in Income with the help of IFL

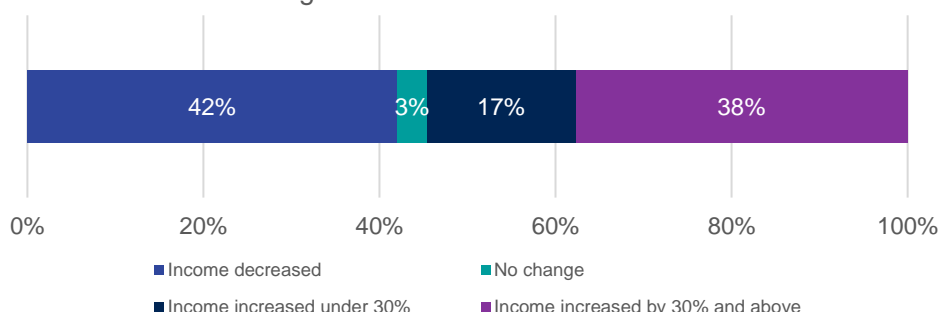
A comparison of the baseline income of IFL beneficiaries, present in their Loan Appraisal Form, was done against current monthly incomes reported in the survey. IFL beneficiaries, when asked about impact of the loan on their overall income, reported positively with almost 58% respondents whose income had increased due to the loan.

Out of this 38% (37.73% in the Logframe) reported that their income has increased more than 30% as compared with their income before obtaining the IFL. While the target of this indicator was 50% of the beneficiaries to witness an increase of 30% of their income, the results were not up to the mark in this case.

Source of Income Before IFL



Change in Income for IFL Beneficiaries



A detailed band wise analysis of respondents for assessing impact of IFL on overall income has been stated in the table below.

For instance, of the total beneficiaries who had a change in income, 20.2% showed a 0-29% increase, 4.9% showed a 30-39% increase, 2.1% showed a 40-49% increase, 7.7% showed a 50-69% increase, and a majority of 23% showed an increase of 70% & above.

Table 11. Change in Income of IFL Beneficiaries

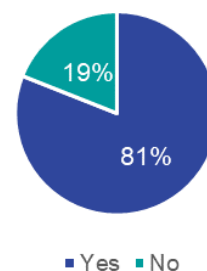
Baseline	Change in Income												Total	
	Decrease		0-29%		30-39%		40-49%		50-69%		70% & above			
Current Incomes (PKR)	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
1,000-9,999	8	2.5%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	8	2.5%
10,000-14,999	30	9.2%	2	0.6%	1	0.3%	1	0.3%	-	0.0%	-	0.0%	34	10.4%
15,000-19,999	53	16.3%	16	4.9%	-	0.0%	2	0.6%	3	0.9%	2	0.6%	76	23.3%
20,000-39,999	44	13.5%	36	11.0%	12	3.7%	4	1.2%	20	6.1%	39	12.0%	155	47.5%
40,000+	2	0.6%	12	3.7%	3	0.9%	-	0.0%	2	0.6%	34	10.4%	53	16.3%
Total	137	42.0%	66	20.2%	16	4.9%	7	2.1%	25	7.7%	75	23.0%	326	100.0%

Of the beneficiaries that display an increase in income of 30% or more, the greatest impact is observed in Punjab, which may be owed to the greater number of beneficiaries. 42% of beneficiaries have shown a decrease in their income. These beneficiaries are mainly present in Sindh districts which were severely affected by floods, primarily Badin, Thatta, Shikarpur, and Sujawal.

Target households reporting using Interest Free Loans for income generating purposes

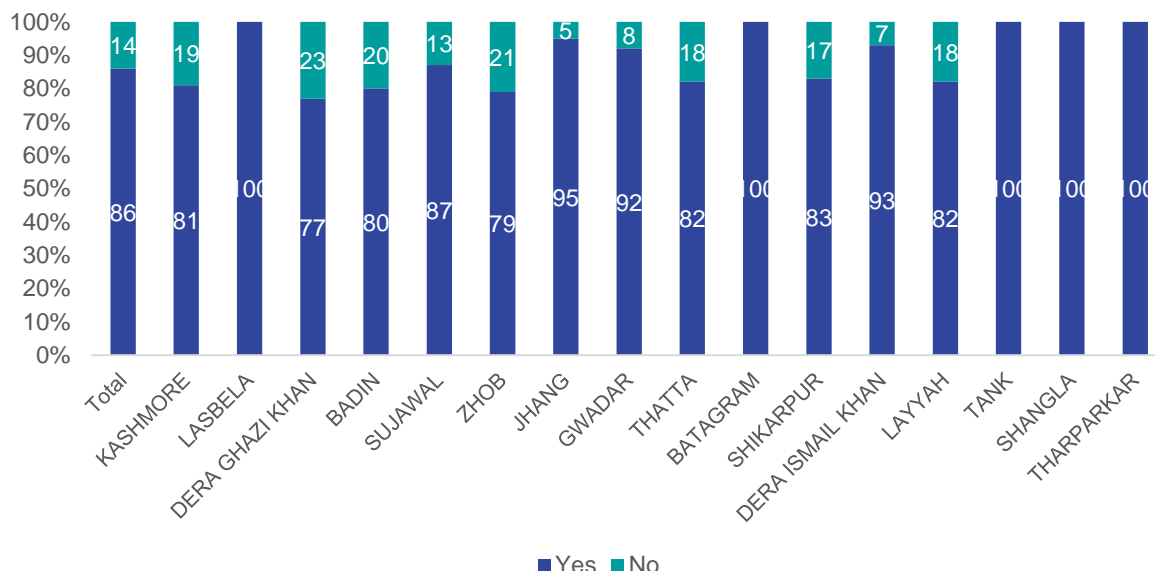
This intervention is also popular amongst beneficiaries who reported that they have no difficulty in being able to repay the loan, as they have been able to generate enough surplus from their livelihood activities to repay the loan in full. In terms of sustainability of their enterprises after repaying the loans, a small portion of 14% beneficiaries perceived that their adopted enterprise or livelihood activity may become unsustainable after repaying the loan.

IFL Used for Income Generation (%)



It may therefore be investigated, by the POs, which enterprises become unsustainable after repayment of IFL, and which enterprises remain sustainable even after repayment, so that future focus can be on those enterprises that are more sustainable in this context.

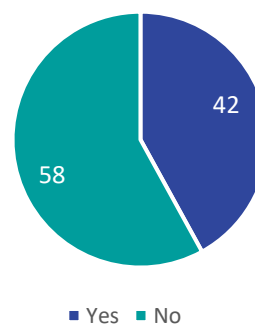
Enterprise Sustainability After Repaying IFL (%)

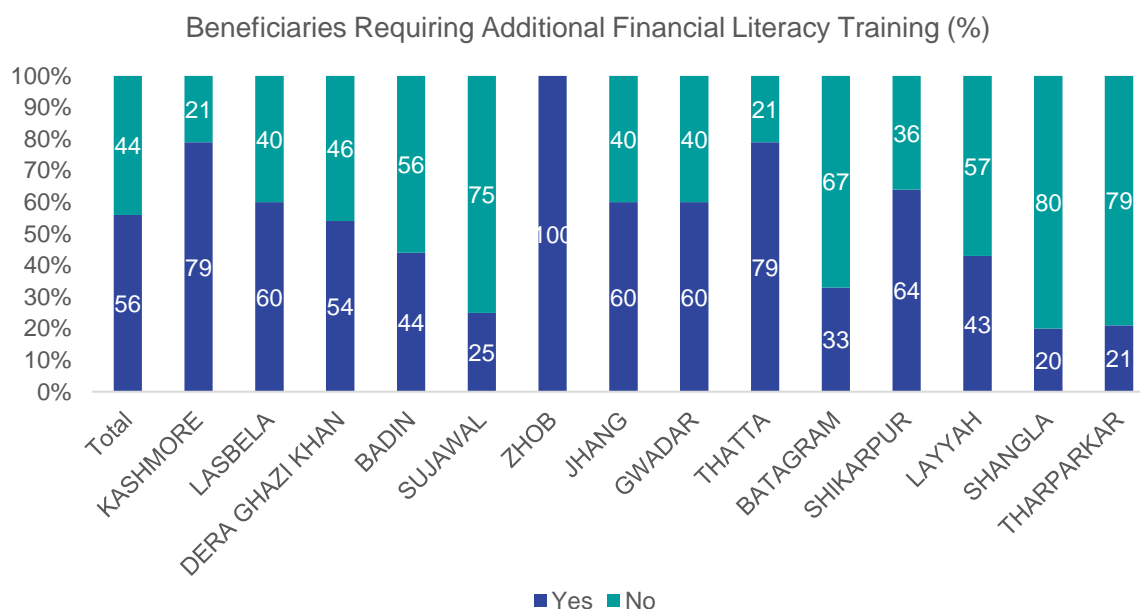
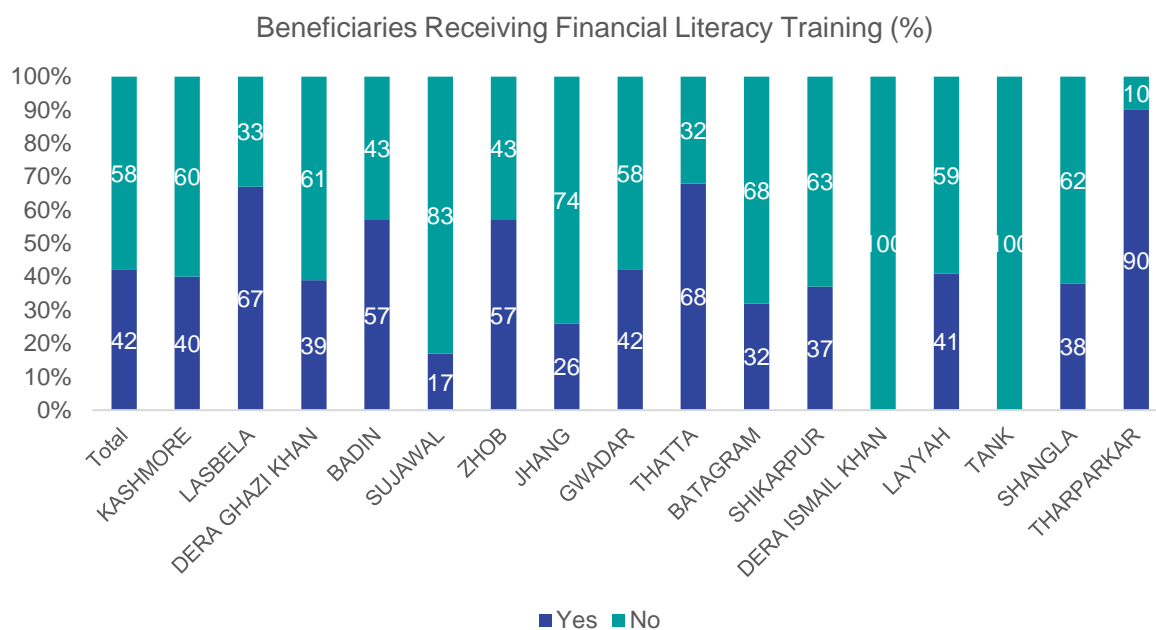


Financial literacy training was provided to beneficiaries who received IFL for effective utilization of loans, as well as development of livelihood activities related to the loans. The ratio of districts getting financial literacy training has been stated in the chart below. This will help the POs plan for more trainings in the future, if the results are below expectation from any particular district. For example, districts like Tank where IFL was provided but no financial literacy training was supplemented with it.

Moreover, beneficiaries who received these trainings were also asked about the impact of trainings on increase in their incomes, to which 91% respondents felt that the trainings have in fact impacted on their propensity to earn more or increase in their livelihood activities. For beneficiaries requiring additional training on the same aspects, the following chart ascribes the ratio of respondents in each district that have provided mixed opinions on the need for requiring additional training. However, for districts like Zhob where everybody has responded positively for the need for additional trainings, a further investigation by the relevant PO needs to be done on this aspect, as this response seems to be an outlier as compared with all other districts.

Beneficiares Receiving Financial Literacy Training (%)

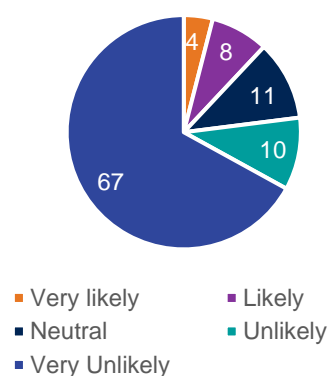




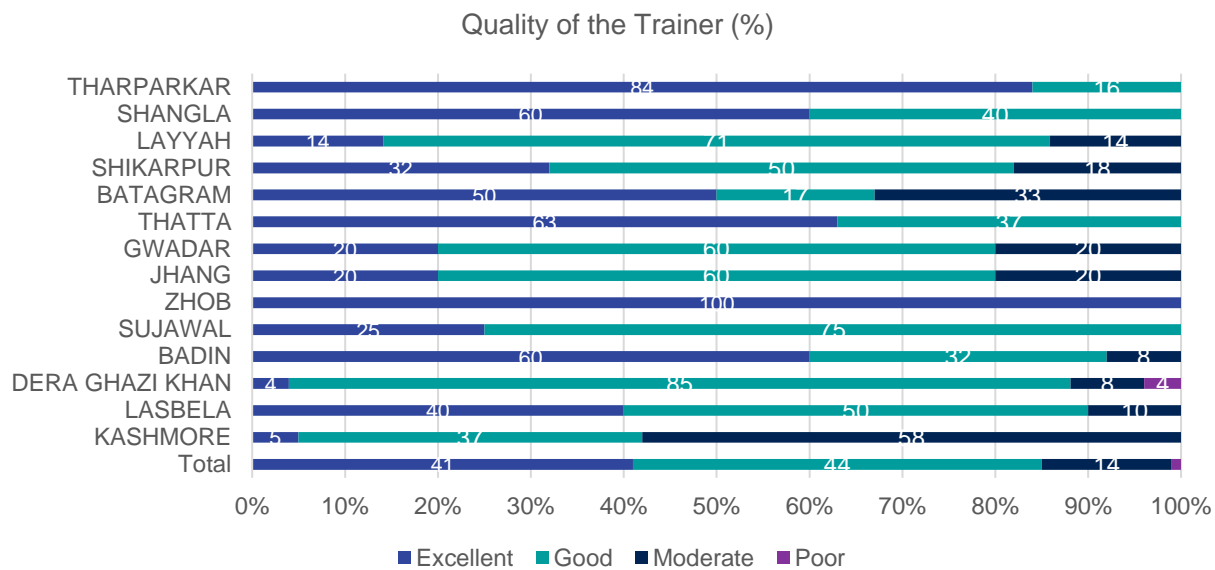
For beneficiaries who required additional training, a follow-up question was asked if they would pay for the additional training. As per the chart 12% of respondents responded positively to paying for training. This should be followed up by the PO in terms of arranging for a technology-based training for these beneficiaries who are aspiring to develop their capacity further for the effective use and management of credit and are also willing to pay for these services.

Moreover, when beneficiaries were asked about the quality of trainers who were provided with the financial literacy trainings, a largely positive feedback was provided, except for a small portion of 4% respondents who were not satisfied by the quality of trainers

Likelihood of paying for Financial Literacy Training (%)



that were imparting these trainings, specifically in Dera Ghazi Khan. A district wise responde of this attribute has been stated below for reference of the relevant PO.



5.6 Impact on Livelihood of Beneficiaries Receiving Both Asset & IFL

For beneficiaries who received an asset as well as IFL an increase in their income has been analysed, and results were mostly in line with those of IFL beneficiaries. 82% beneficiaries have had an overall 30% or more increase in their income as a result of both Asset and IFL. Increase in income when viewed in terms of income bands have been highlighted in the table to show concentration of beneficiaries that fall within each income band after witnessing a positive impact in their overall income.

For instance, of the total beneficiaries who had a change in income, 12% showed a 0-29% increase, 2% showed a 30-39% increase, 8% showed a 40-49% increase, 12% showed a 50-69% increase, and a majority of 60% showed an increase of 70% & above.

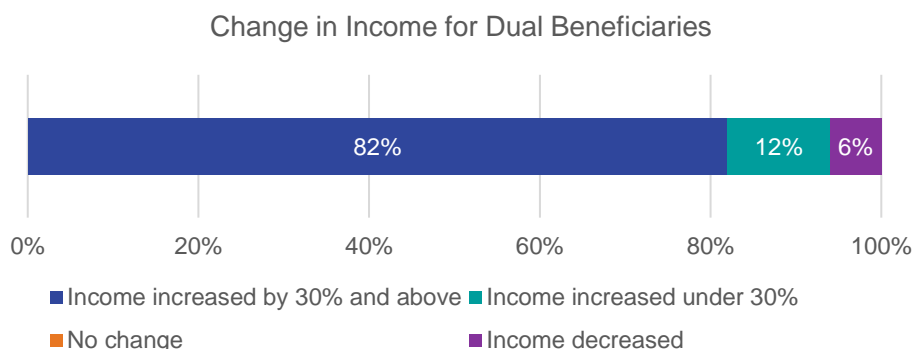


Table 12. Change in Income of Dual Beneficiaries

Baseline	Change in Income													
	Decrease		0-29%		30-39%		40-49%		50-69%		70% & above		Total	
Current Incomes (PKR)	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
1,000-9,999	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
10,000-14,999	2	4.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	2	4.0%
15,000-19,999	1	2.0%	5	10.0%	1	2.0%	1	2.0%	1	2.0%	3	6.0%	12	24.0%
20,000-39,999	-	0.0%	1	2.0%	-	0.0%	3	6.0%	5	10.0%	25	50.0%	34	68.0%
40,000+	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%	2	4.0%	2	4.0%
Total	3	6.0%	6	12.0%	1	2.0%	4	8.0%	6	12.0%	30	60.0%	50	100.0%

Chapter 6. Programme Impact on Women Reporting Increased Role in Household Decision Making through Socioeconomic Empowerment

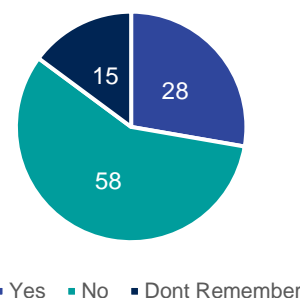
6.1 Outreach and Impact of Campaigns & Trainings Imparted to Rural Communities on Gender Issues, Nutrition Promotion, Climate Risk Management, and other SDGs

“Training was done here, and, in this training, they told us that women should not be oppressed, they should be given freedom and they should be given their rights.”

a. Awareness on Gender and Community Institutions

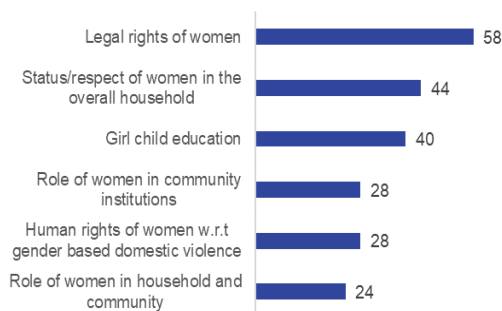
Training on social aspects for increasing the role of women in household decision making were imparted through community institutions and supplemented by CRPs in all districts where the programme was launched. Out of the total beneficiaries, 43% were provided with this training, which have helped the communities in deriving a substantial positive turn in their lifestyles in terms of decision making, nutrition and health standards, recognition by family elders standards etc. It is however disappointing to learn that, out of 43% of beneficiaries, only 28% responded positively about getting this training, as shown in the corresponding chart.

Training Imparted on Gender & Community Institutions (%)

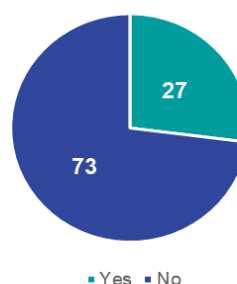


Beneficiaries who did receive the training were inquired about the topics in which they had received training, and a mix percentage of respondents could recall the topics of each training. For this question the un-aided recall technique was used for assessing the recall ratio of the beneficiaries for each topic that the training had covered. Based on this the following results were received.

Recalled Topics of Training - Gender & Community Institutions (%)

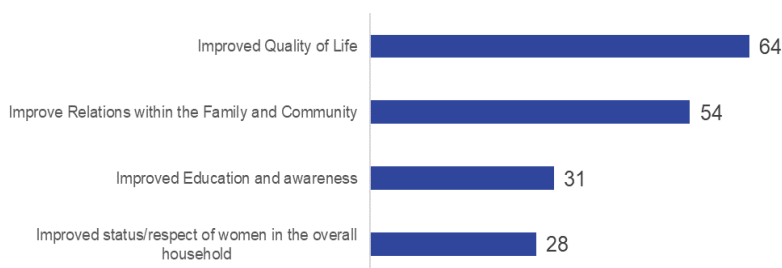


Additional Training Required – Gender & Community Institutions (%)



For beneficiaries who were asked if they needed additional training on similar topics, a minority of 27% responded positively.

Benefit of Training – Gender & Community Institutions (%)



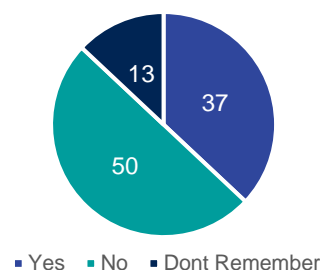
Beneficiaries who received trainings on gender and community institutions were also asked about the benefit of trainings provided to them, responded positively with the following impact of the trainings on their quality of life, especially with respect to social empowerment of women. For beneficiaries that required additional training on this aspect, a follow-up question was asked on their willingness to receive training through technological platforms/online, to which only 13% respondents were willing.

b. Training on Health and Nutrition

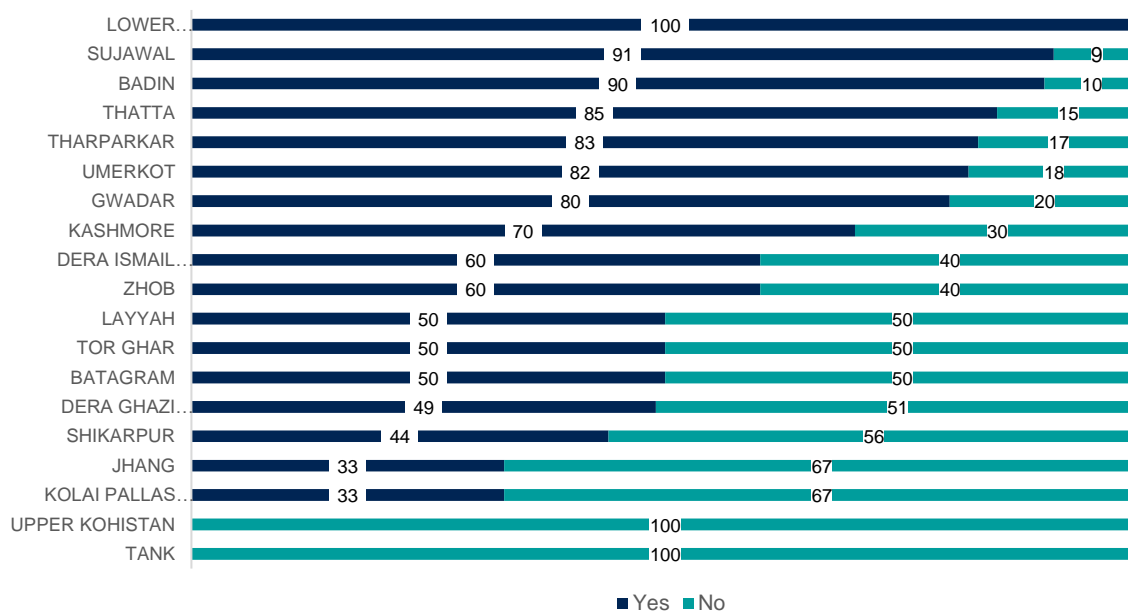
Beneficiaries who were asked about specific trainings with respect to health and nutrition, especially of pregnant and lactating women responded positively with a ratio of 37% who did receive the trainings.

In terms of district wise responses, beneficiaries in some districts were not provided with these trainings. This was the case primarily in districts that are challenged with socio-religious and cultural challenges, such as far-flung districts of KP.

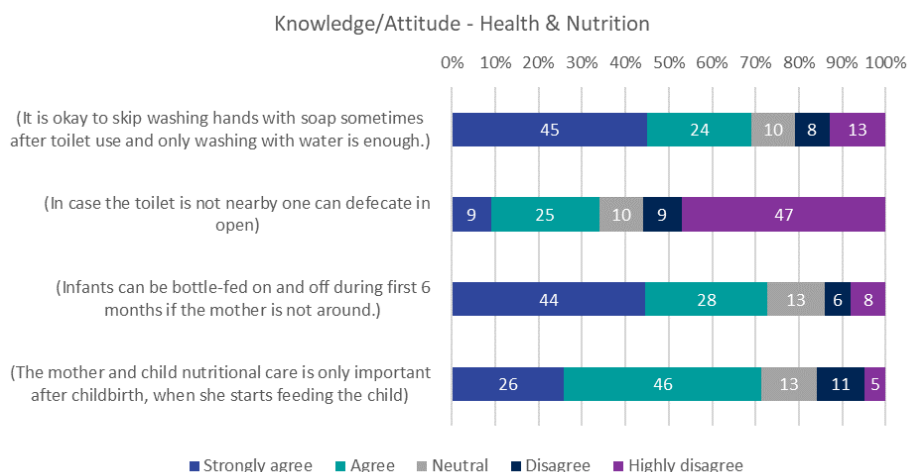
Training Imparted on Health & Nutrition (%)



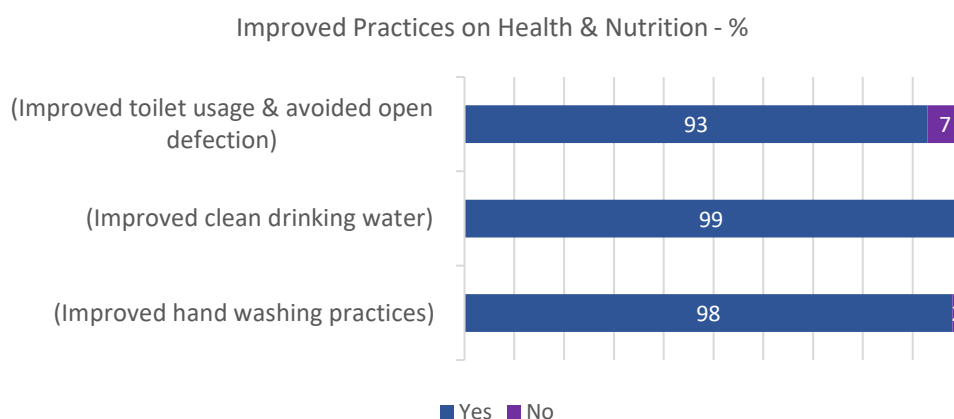
Trainings Regarding Pregnant & Lactating Mothers (%)



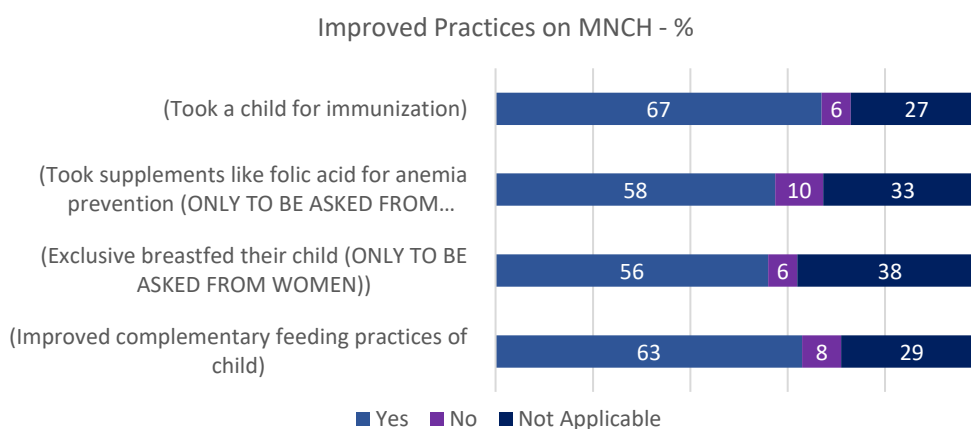
Beneficiaries were asked about the need for additional training on the same topics, to which 88% of respondents replied negatively. Therefore, it can be concluded that the initial trainings on these topics were sufficient for the respondents and the same was also evident from their recall ratio of the topics that were covered during these trainings. In terms of the quality of trainings and the trainer, 92% of the respondents were satisfied and rated the trainings as good.



For beneficiaries who were asked about their knowledge of health and nutrition, based on the trainings provided on these topics, a mixed response was witnessed. For example, 69% of respondents agreed to not using or skipping the need of soap for washing hands after the use of toilet. However, 72% agreed to the need for better Mother, Newborn and Child Health (MNCH) and nutritional care after childbirth.



In terms of practice for the same questions, the overall results were largely positive, with substantial awareness on the topics that they were trained on.

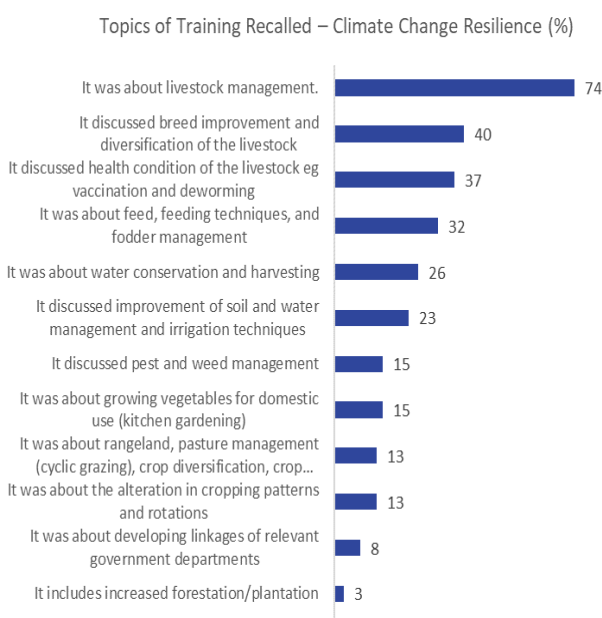
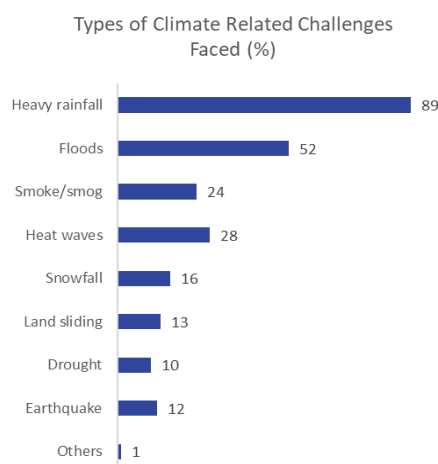


c. Training and Awareness on Climate Change Resilience and Risk Mitigation

For beneficiaries who were asked if they were trained on climate change resilience and risk mitigation, only 14% respondents replied positively about obtaining these trainings. Out of the beneficiaries who did receive these trainings, 72% respondents felt that they were challenged by climate change in one way or the other.

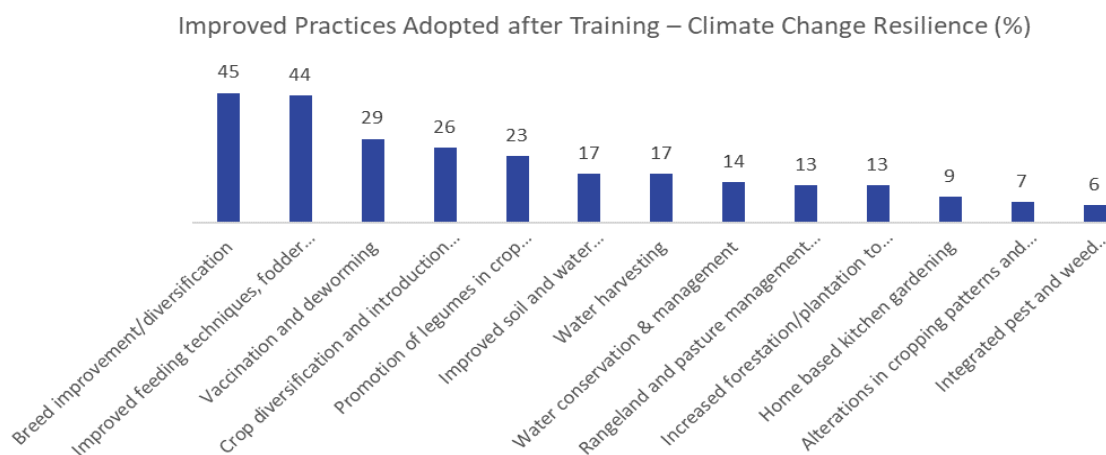
The types of climate challenges being faced by the respondents were predominantly precipitations followed by floods.

Beneficiaries who received climate resilience training were asked about the topics that were covered in the trainings. Out of the total respondents in this category, a large majority replied with topics including better livestock management, and agriculture techniques that were more climate resilient and effective in tough weather conditions.



Respondents were also inquired about the type of support, related to climate resilience, provided to them by the POs in their areas, and the following responses were received, ascribing various support activities. In terms of effectiveness, more than 60% of respondents considered that the trainings were effective in meeting their desired objectives.

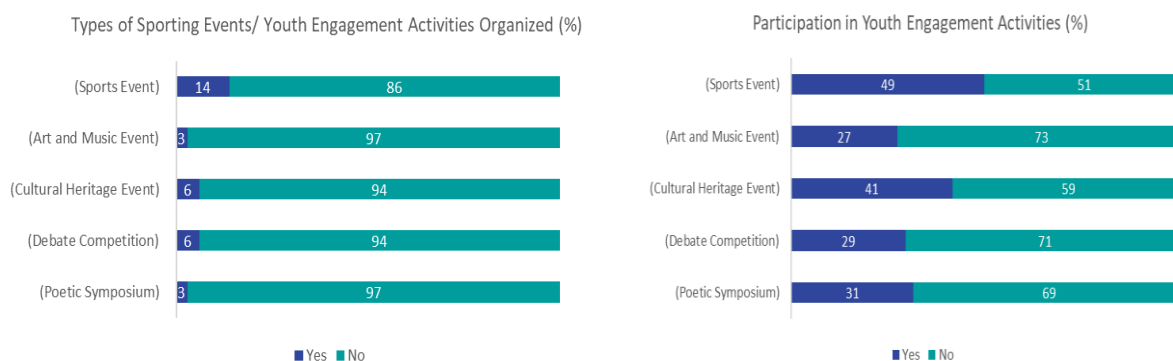
Beneficiaries that were inquired about their practices for climate resilience techniques responded with the following measures that they have started taking as a result of the training.



d. Youth Engagement Activities

“We need schools for our children because our aim is that our children’s lives get better, and they are able to stand on their feet.”

For communities that were selected to become part of this project, POs organized certain youth engagement activities. Beneficiaries who were asked about their knowledge of youth engagement undertaken by the POs in their communities, the following responses were received for each youth activity as well as their participation ratio by the youth.



Out of 1381 respondents, 27% were youth (aged 19-29) out of which only 6% of Respondents were aware of Youth Engagement Activities and from which 35% participated in these activities. Overall, a meager 2% Youth Beneficiaries reported participation in Youth Engagement Activities.

6.2 Women Reporting Increased Role in Household Decision Making

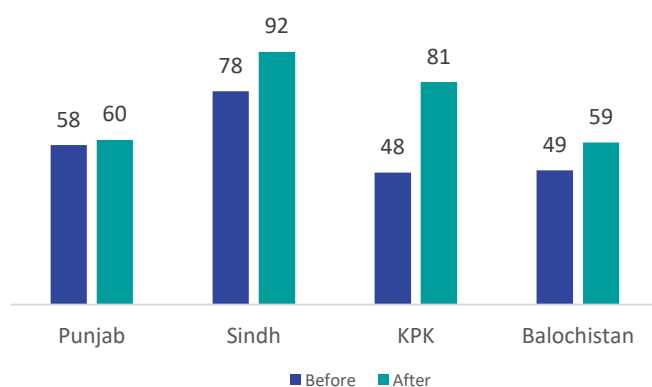
“Men do the labour, and we sell the wood, we both work together. One earner can't manage the household expenses, so women help their men. They are skilled and sometimes embroider, weave, make and sell mats. We sell milk, and we also sell chilies to other people. Earlier there was no role for women and we were like in a cage. With trainings they have told our husband and made them understand, and now we are aware and thankful to our men who have permitted us to do work.”

Outcome	Baseline Value (Using Recall Technique)	Survey Finding
Women Reporting Role in Household Decision Making	69%	80%

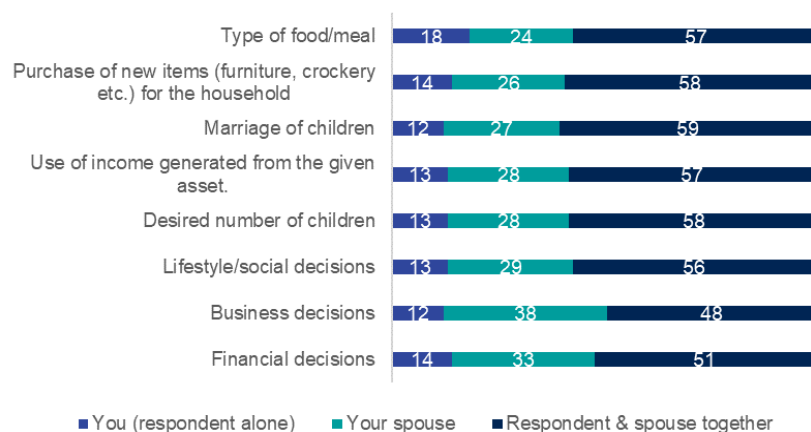
Beneficiaries were also asked about the increasing role of women in household decision making, especially in lifecycle related decisions. An unaided recall technique was used by the enumerators for generating responses for this aspect of the programme. The responses received in each category of decision making have been stated in the chart below.

In the following figure the baseline results from the unaided recall technique as well as the impact of the programme on women’s decision making and empowerment has been provided separately for each province. Sindh had the highest percentage of women reporting a role in HH decision making, both for the baseline and presently, however, the greatest improvement can be observed in KP.

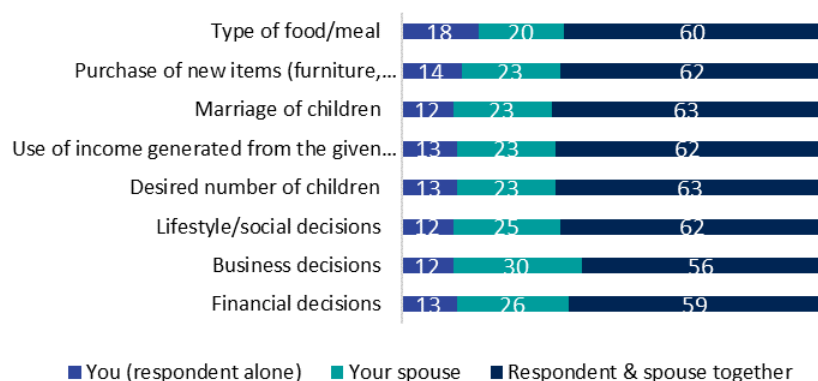
Women Reporting Role in HH Decision Making (%)



Women Reporting Role in Decision-Making before NPGP Intervention (%)

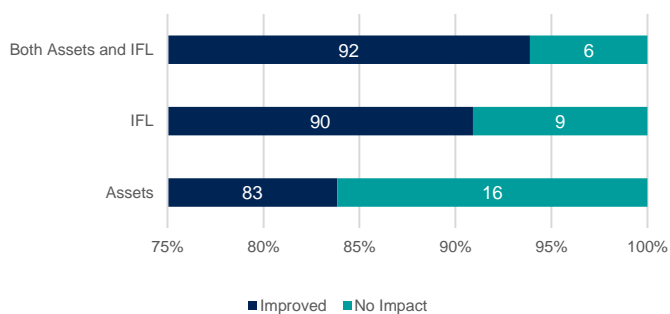


Women Reporting Role in Decision making After NPGP Intervention (%)



As depicted in the graphs above, there is little change in women’s role in decision making in cases where they are already the sole decision makers. However, there is improvement in making decisions jointly by women and their spouses, which shows that the project capacity building sessions, such as the gender awareness training, have increased women's role and engagement in household decision making.

Improvement in Quality of Life of Women (%)



The responses have also been dis-aggregated in the figure above by type of intervention to analyse the results based on asset only beneficiaries, IFL beneficiaries and those who received both asset and IFL. Best results in this category were seen for beneficiaries who received both asset(s) and IFL.

Chapter 7. Overall Impact & Recommendations

“A lot of changes happened after this Programme: I am independent and take my own decisions and am active. Before this Programme I was shy and did not express my feelings in front of others, now I discuss things and give my opinion openly.”

7.1 Overall Impact

Overall, the programme has been received and perceived as a hit by all beneficiaries and stakeholders. The plight of families and households was challenged by a variety of reasons including poverty, lack of health and nutritional standards, and climate change and other social issues especially with respect to women rights and inclusion of youth. While the NPGP programme is focused on asset transfer and IFL augmented with capacity building trainings on different thematic areas under social mobilization component, its direct and indirect activities have reached out to the communities for all identified issues and challenges that were faced by the beneficiary communities, especially poverty. More than 60% of the beneficiaries have been seen to have moved up or graduated on a higher income band or poverty score card. A substantial number of households have also moved out of poverty as a result of this programme, which is a commendable effort by the programme. However, a few challenges were also highlighted, which were mainly the approach of reaching out to the poor communities, which was basically BISP beneficiaries. Communities were of the view that poverty is across the board and not just in BISP beneficiaries, so why are those not part of BISP excluded in the programme if they are also poor.

Women Empowerment

“Now people have started respecting women a lot. I have been married for 40 years, before training our husbands won't let us go to our mother's home, and if we do anything wrong, they beat us. But now after training, they are changed, they fulfilled our wishes.”

In terms of women empowerment, the decision making of women was assessed under several lifecycles needs and strategic decisions like where to live, type of employment, number of children and also where to spend the money. A vast majority of 80% respondents were of the view that this programme has enabled the women beneficiaries and their households to realise that women are an important segment of the society, and they should not be treated with any less importance than men. They also deserve the same amount of respect as being claimed by the men in the society. This change in perception of women in poor households at the behest of this programme is one of the most commendable successes, as this issue has been plaguing our society for a long time, where women are being suppressed, and not being given their fair share in society. This programme has enabled them women to be counted as an integral part of the family and in spite of cultural issues and limitations, they are being included in lifecycle decisions and financial decisions.

Health and Nutrition Standard

In terms of health and nutrition, although a small component of the communities received these trainings, a substantial impact has been created. Household members are now aware of the importance of cleanliness, mother and child health and nutrition requirements, especially for pregnant and lactating mothers. The care needed and the type of feed to be provided during this period. These trainings have not only created awareness in the communities of better practices they have been able to convince them of the benefits of washing hands, and the other health challenges that were being faced by the communities in terms of malnutrition, and related health hazards.

Youth Intervention

For youth the programme has also been effective in terms of engaging them to a healthy lifestyle. A number of stakeholders have praised the youth mobilisation activities of the programme as this has helped the communities in reducing the use of drugs and other negative activities (particularly in the case of Balochistan) that the youth were being engaged in due to un-employment and poverty in their communities. The enterprise development trainings have helped the youth in realising their own potential as well as the opportunities that can be untangled with the help of a simple asset transfer and or a credit facility that can

lead them to start an enterprise of their own, instead of waiting for an employment opportunity that may or may not arrive given the paucity of resources of the government and jobs in the country, especially for the bottom of the socio-economic pyramid where these communities belong.

Climate Resilience

Climate resilience is another need for our poor communities who do not understand the implications of global warming and the risk and vulnerability they are facing from a climate related challenge. The awareness of dealing with floods, earthquake, extreme cold and extreme heat is essential for sustainability of poor households, especially in the case of livestock farming which can be subjected to life threatening situations even in minor climate events such as extreme temperatures and drought.

Other Aspects

Given below are some excerpts which highlight the qualitative feedback of beneficiaries gained from FGDs and KIIs conducted in the survey, specially in terms of type of assets they think is best and the impact of various trainings imparted.

Additional Requirements

“Machines like ones for making butter can be given, or others that won't tire us out as we have a lot of things to do already.”

Women in Battagram were of the view that they should be given more hand tractors so that men in the households can use them in ploughing other people's fields and get paid 1000 - 2000 rupees an hour rent for that work. Most women were of the view that getting a loan to start a shop is the best asset that one can get in these conditions as that enables them to provide for their families and eventually get out the poverty cycle.

Some beneficiaries highlighted the need for having an additional resource for income generation, stating that a single asset such as a cow is not sustainable for the household, quoted below for reference.

“Cow have been given through this program. But its grass and feed etc. should be managed because grass and fodder are very expensive, especially when you must feed it for so many months before it gives birth. It is not enough only to give assets to poor people because a cow to care for is very difficult in circumstances where you have no support from other resources, and while you are already managing the economic conditions of your house with difficulty.”

The most popular intervention is loan for shop in addition to a cow to completely take a family out of poverty. The cow's offspring, if it is a male, can be sold for up to 70-90 thousand rupees. Beneficiaries have also highlighted the importance of both livelihood trainings and social trainings.

“We need a training centre for our women. Women in Sindh have a tendency of working together on machines, for stitching garments and making carpets and riley etc. Therefore, it will be best to develop training centres and small community centres that can also act as a developing marketplace for this cottage industry in future.”

7.2 Recommendations

In addition to the successes and positive impacts of the programme that were discussed above, there were also some challenges of the programme, which may be essential for course correction and more effective outreach. Some of the recommendations are operational, based on observations during the field work, and some are more strategic level that have come out as a result of stakeholder interactions, which have been separately identified below.

“It is a fact that when you have nothing, no one accepts you but when you have something or hope to get something then you are included in every decision, and this is the nature of our system. A woman who earns herself is authoritative, her every decision is respected and consulted before any decisions are made. The people of this area are very poor, they did not even send their children to school, but ever since they got these assets, they sell milk to support their children. Earlier they could not even buy pens for their children but now they can buy things for their children.”

Operational Level:

The inclusion of poor communities from other than BISP beneficiaries was one of the identified challenges by the communities. The communities that were outreached had poor households that were not part of the BISP programme, and they felt that they were being left out from benefiting from the NPGP programme. Furthermore, the programme should also be extended by further handholding of selected beneficiary groups who can collectively work towards developing of community-based organisations which can act as model conduits for development in the form of collective business plans entailing value chain development of the provided asset. The complete value chain of cattle farming such as meat and other related industries of skin and hides can also be slowly introduced to bring more value in the system and enabling the communities to become small enterprises rather than remaining small part-time animal raisers for supplementary income. Pakistan is already in the top of milk producing countries of the world; however, the milk yield is 30% less in Pakistan as compared with average of other countries, which can be easily improved with interventions that can be brought in the system with minimal investment and a concerted effort for creating awareness in the communities for improving their farming practices.

Moreover, a concerted effort for developing feed or silage needs to be done to improve the health and yield of animals that are being provided. This has been pointed out by livestock extension officers working with the communities, who believe that with little effort milk yield can be substantially improved. Living conditions, feeding conditions, and timely vaccination should be an essential part of the asset transfer, to convert the programme in a more sustainable enterprise development activity rather than just poverty reduction in the forefront of the programme.

There is also a need for establishing vocational training centres within the communities to enable those that are not direct beneficiaries of the programme to also benefit from the programme by becoming indirect beneficiaries with the help of marketable skills. In Pakistan, education is considered to be a burden on the poor households, and they tend to shift focus of their youth towards daily wages and other employment opportunities that can result in supplemental income for the household. This attribute can be further developed by establishing model vocational training institutes at the community level including mobile repair, equipment repair, electrical work, plumbing, mechanical work, and agriculture related farming skills that can be subsequently converted into self-employment and scaled up.

IFL is a good product, however, where the communities are not educated and not credit savvy, this model will eventually become unsustainable when the programme funding is dried up. Therefore, in order to make these enterprises more sustainable, small markets and bazars need to be established in the communities where a collective effort is being put by the households for developing a business or producing a commodity. An example of this can be establishing small cottage industries where skills are imparted to the communities who can then take part in the activity on a long-term basis, such as a small toy factory or a sports goods factory, or a small component factory that can be used for other large scale production industries. Setting up garment stitching units and packing units is another example of converting unemployed youth, especially women to a collective economic role which can also in turn help the economy of the country by mobilising the un-economic component of the society to more productive activities rather than engaging in consumption of resources only.

Also, in terms of IFL, it will be better to club it with the asset for an enterprise development, rather than providing each on their own. For example, if livestock is provided, then IFL should be provided for any enterprise in the value chain, including machine for making butter or ghee which sells for higher than milk, and it can subsequently take the shape of a business rather than simple consumption of milk by the households and selling the offspring of the animal.

It was also observed that in some districts beneficiaries were not satisfied with the loan origination process which the POs need to review and build further capacity of their field staff especially those that are responsible for screening and loan origination. Also, in some cases it was observed that loans were being offered to multiple beneficiaries of the same family with very minimal detail of their proposed/planned livelihood activity as well as their income source and amount. Some of the forms were also filled in native language (Sindhi) which should not be the practice from the standpoint of subsequent review by a non-Sindhi person.

Youth Interventions have been effective, but their outreach has been very minimal amounting to only 2% of Youth identified during the programme. This intervention should be scaled up with more focus on youth mobilisation through trainings, skill development, and social objectives which could in turn benefit the overall communities in the longer term when the youth become more mature adults with this attribute of their personality already developed at the fundamental stage of their life.

Strategic Level:

Since NPGP is an intervention designed for reducing poverty in Pakistan, and it has been mainly using the poverty indicators of BISP - National Socio-Economic Registry (NSER) for identifying the poor households and selecting the beneficiaries for this programme. Through the NSER process, BISP has identified approximately 8.9 million households as poor households for unconditional cash transfer. While BISP is continuously supporting the poor households with un-conditional cash transfers as a social safety support, it is imperative to capacitate these households to be economically self-reliant and sustainably graduate from the social safety support, to position them on the path of socio-economic empowerment. The evidence from this outcome survey demonstrate NPGP's interventions are highly relevant and effective as large number (60%) of BISP beneficiary households that were supported with the poverty graduation package under NPGP have graduate out of the PSC band 0-18; meaning that these households are no more dependent on un-conditional cash transfer based on the eligibility criteria of BISP. Therefore, there is a need for developing a dynamic data integration of BISP beneficiaries and NPGP MIS to help Ministry of PA&SS in tracking the households that have moved out of BISP eligibility criteria for the un-conditional cash transfer.

The Government of Pakistan may also consider scaling up poverty graduation programme in other UCs and districts to help a greater number of BISP beneficiaries in graduating out of poverty so that the burden related to social safety support in the form of un-conditional cash transfer on national economy is substantially reduced.

Annexure 1: Photo Gallery



Figure 4. Interview of Female Beneficiary in Sindh



Figure 5. Consent Being Taken from Male Beneficiary in KPK



Figure 7. Female FGD being Conducted in Balochistan



Figure 6. Female FGD being Conducted in Punjab



Figure 8. Male FGD being Conducted in KPK

Annexure 2: Quantitative Survey Tool

Questionnaire for Beneficiaries and Households of NPGP

General Information

HHID	Name	Date

What is your age?

0-5 years
5-12 years
13-18 years
18-29 years
30-44 years
45 above

What is the number, age, and gender of members in your household, including yourself?

Age of household members	Counts of members	Specify Gender	
		Male	Female
0-5 years			
5-12 years	3	2	1
13-18 years			
18-29 years	1	1	
30-44 years			

45 above			
Total			

Which of the following have you received from NPGP? (Single choice)

- a. Asset
- b. Interest Free Loan (IFL)
- c. Both Asset and IFL

Asset Beneficiaries								
Name of PO	NRSP Sindh	TRDP	SRSO	LASOONA	SABAWON	BRSP	NRSP Balochistan	NRSP Punjab

IFL Beneficiaries										
Name of PO	NRSP Sindh	TRDP	SRSO	HANDS Sindh	SERVE	Akhuwat	BRSP	HANDS Balochistan	NRSP Punjab	RCDP

Survey Tool 1: For Asset Transfer Beneficiaries

Section 1: Questions for Asset Transfer Beneficiaries

Outcome 1: Improved livelihoods, living conditions and income-generative capacities for poor households and the youth

Indicator 1.1: New Jobs Created

1. What is the current source(s) of your income?

Multiple Choice

Sources	
Agriculture	1
Fisheries	2
Livestock	3
Poultry	4
Business/Enterprise	5
Transport	6
Daily wage/job	7
Any other (please specify)	

2. what is the monthly income of your household before asset transfer/NPGP intervention?

Current Monthly Income (Rs.)

3. From all your sources, what is the total current monthly income of your household?

Current Monthly Income (Rs.)

4. How do you generate income from the asset(s) provided to you?

Multiple Choice. Surveyor to read out examples given in parenthesis and then note the answer as open ended (in English).

No.	Type of Assets	Specify how Asset(s) is used for Income Generation
1	Livestock (Cattle) (e.g., selling milk, selling calf, breeding, selling hide, etc.)	
2	Livestock (Goat and Sheep) (e.g., selling milk, selling calf, breeding, selling hide/wool etc.)	
3	Loader / Passenger Rickshaw (e.g., giving rides to passengers, transporting goods, renting to others, etc.)	
4	Enterprise	
5	Tailoring /Clothes (e.g., mending clothes, stitching, and selling clothes)	
6	Provision/Repair of Equipment	
7	Fisheries (e.g., catching and selling fish)	
8	Services (e.g., Hand Tractors, Barbers, Beauticians, Welding, Driving and Other)	
9	Motorcycle (e.g., renting motorcycle to others, driving motorcycle by self, transporting goods)	

5. Talking about your asset(s), please tell me how many hours you work related to that asset in a day?
(In case the beneficiary has received multiple assets, inquire hours worked on both assets and state the asset type).

State Asset	Number of Hours Worked (Daily)
<i>Asset type 1</i>	
<i>Asset type 2</i>	

6. Have you employed additional people for your business/enterprise? If yes, how many additional people have you employed from family and outside family?

Count of people	In Family	Out of Family
1		
2		
>2		
None		Skip to Question 8

7. How many hours does each employee/family member work daily? (Enumerator to differentiate between a single person working on multiple assets)

Employee/Family Member	Asset Type	Hours Worked per Day
(Script to capture from question Q6)	(Script to capture from question Q5)	

8. Regarding the specified asset, if you sell any products, how do you access the market to sell your product?

Multiple Choice

By going to the wholesale market	1
By selling from home	2
By selling through online platforms	3
Not applicable in case of my asset	
Other (Specify)	

9. How much do you spend on the asset(s) on a daily or weekly basis? Any one period information shall suffice. (Enumerator to give examples such as in the case of livestock, production inputs, repair, maintenance, other expenses).

Amount Spent on Asset	<i>Asset 1</i>	<i>Asset 2</i>
Specify Daily Spend		
Specify Weekly Spend		

Indicator 1.2: Households reporting adoption of new/improved inputs, technologies, or practices

1. Have you adopted any additional better/effective technology/practices/processes for your livelihood to increase your household income? To explain, let me give you a few examples of better/effective technology/practices/processes: (For example, driving skills in the case of rickshaw, improved feeding in case of livestock etc.) **Single Choice**

Yes	<i>Mention Details in q2</i>
No	Specify reason

2. Please specify the additional better/effective technology adopted for your asset? If yes, how did it help you in improving your livelihood? **Multiple Choice**

No.	Assets	Associated Technology	Increased revenue	Decreased cost	It helped in starting a new business	Other (Please Specify)
		(Specify the technology adopted)	1	2	3	
1	Livestock - Cattle (e.g., wool based products or meat, improved livestock management practices, feeding techniques, fodder mgt. breed improvement, cyclic grazing etc.)					
2	Livestock - Goat and Sheep (e.g., wool based products, meat, milk by-products improved livestock management practices, feeding techniques, fodder mgt. breed improvement, cyclic grazing etc.)					
3	Loader / Passenger Rickshaw (e.g., Driving skills, carriage, and transportation.)					
4	Enterprise					
5	Tailoring /Clothes					
6	Provision / Repair of Equipment					
7	Fisheries					
8	Services					
9	Motorcycle					
10	Other (Please specify)					

Indicator 1.3: households experiencing a 30% increase in income as a result of productive use of assets and access to working capital

1. Has the asset met your livelihood needs according to your expectation/aspirations (scale of 1-5, 1 being none and 5 being the best)?

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

2. Do you have any other sources of income apart from the provided asset? If yes, please specify the source of income and amount?

Source of Income	Specify
Amount in Rs.	Specify

3. What is the current value of your transferred asset/enterprise etc.?
(Separately state values of all assets if given multiple)

Current Value (Rs.)	
Assets	

4. How much of your total monthly income is earned from the provided asset? **Single Choice**

Current Monthly Income (Rs.)	
assets	

Output 1.2: Provision of training(s)/ Persons trained in income-generating activities or business management

1. Did you receive any training on the use of assets provided or improving your livelihood?

Yes	Go to q2.
No	Move to Next Section

2. Which of the following trainings have you received? Please specify what the training was about.
(Only tick mark is not adequate) Multiple Choice

No.	Trainings provided	Yes	No
1	Functional Literacy about the asset (e.g., Basic Numeracy and Functional Literacy, etc.)		
2	Basic Asset Management (e.g., animal health, asset maintenance etc.)		
3	Enterprise Development (e.g., pricing, market mix, sales etc.)		

3. What is the actual benefit of the training? **Multiple Choice**

Improvement in livelihood	1
Improvement in quality of life	2
Improvement in asset management	3
Effective management of livestock	4
Improved savings	5
Business enhancement	6
Improved debt management	7
Improved access to financial products and services	8
Increased profit	9
Improved awareness of consumer rights	10
Other (specify)_____	

4. Do you require additional training on the same topic(s)?

Yes	1
No	2 (Skip to Q7)

5. Do you require training on any additional aspects/topics related to livelihood and asset management? If yes, please specify.

Yes	1	<i>Specify</i>
No	2	

6. How likely are you to pay for any additional training provided to you regarding livelihood and asset management?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

7. Rate the quality of the Community Resource Person trainer from 1-5.

(Enumerator to provide scale of 1-5, 1 being worst & 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

8. How willing are you to receive training through technological platforms such as mobile phones/online in the future?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

Section 2: Questions for Social Mobilization Targets

Outcome 2: Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment.

Indicator 2.1 Women reporting increased role in HH decision making (use unaided recall technique)

1. Before NPGP interventions, who had the decision-making authority in your household?
(The following questions in the table are preferably directed towards a female respondent for ascertaining incremental role in lifecycle related decision making. The enumerator must use recall technique. (For enumerator: The NPGP intervention refers to Asset transfer, social mobilization, IFL)

Decisions	You (respondent alone)	Your spouse	Respondent & spouse together	Other (specify)
Financial decisions				
Business decisions				
Lifestyle/social decisions				
Desired number of children				
Use of income generated from the given asset.				
Marriage of children				
Purchase of new items (furniture, crockery etc.) for the household				
Type of food/meal				
Other (specify)				

2. Who has the decision-making authority in your household presently?

(The following questions in the table are preferably directed towards a female respondent for ascertaining incremental role in lifecycle related decision making)

Decisions	You (respondent alone)	Your spouse	Respondent & spouse together	Other (specify)
Financial decisions				
Business decisions				
Lifestyle/social decisions				
Desired number of children				
Use of income generated from the given asset.				
Marriage of children				
Purchase of new items (furniture, crockery etc.) for the household				
Type of food/meal				
Other (specify)				

3. Has the intervention by NPGP benefitted the **QUALITY** of life of women in this household?

	Intervention		
Quality of Life	Asset Transfer	Social Mobilization	Please specify the reasons (optional)
Improved			
No Impact			
Other (Please Specify)			

4. Has any intervention resulted in increasing the **ROLE** of the woman beneficiary in household decision making?

	Yes	No
Asset Transfer		
Social Mobilization		

Training on Gender

1. Have you been trained by the CRP on Gender and Community institutions?
(Ensure male participation for sustainable impact assessment)

Yes	1	Go to next section.
No	2	
Don't remember	98	

2. What were the aspects of that training? **Multiple choice**
(Use unaided recall)

Aspects of training	Code
Status/respect of women in the overall household	1
Legal rights of women	2
Human rights of women w.r.t gender based domestic violence	3
Role of women in community institutions	4
Role of women in household and community	5
Girl child education	6
Other (specify)	

3. Do you require additional training on the same topic(s)?

Yes	1
No	2 (skip to Q5)

4. Do you require training on any additional aspects/topics related to gender (apart from the topics mentioned above)? If yes, please specify.

Yes	1	<i>Specify</i>
No	2	

5. Please tell me how gender awareness training benefited you?

Benefits	Codes
Improved Quality of Life	1
Improve Relations within the Family and Community	2
Improved status/respect of women in the overall household	3
Improved Education and awareness	4
Other (specify)	

6. Rate the quality of the CRP trainer (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

7. How willing are you to receive training through technological platforms such as mobile phones/online in the future?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

Training on Health and Nutrition

1. Have you been trained by the CRP on Health and Nutrition?

Yes	1	Go to next section.
No	2	
Don't remember	98	

2. How many of your household members share a meal/eat together on a daily basis (with ages and gender)? **Multiple choice**

Age of household members sharing meals	Counts of members	Specify Gender	
		Male	Female
0-5 years			
5-12 years			
13-18 years			
18-29 years			
30-45 years			
45 above			
Total			

3. What is the average amount of expense from your monthly income spent on food items monthly? **Single choice**

Avg amount spent of food items	Code
1,000-2,999	1
3,000-5,999	2
6,000-8,999	3
9,000-11,999	4
Above 12,000	5

4. How many meals are eaten by how many household members each day.
(For example, children will have three meals three times a day)

No. of meals per day	Number of Household Members	Code
1		1
2		2
3		3
4		4
Other (specify)		

5. I will tell you some food items, please tell me the amount of your consumption on a weekly or monthly basis. If none consumed, write 0 (zero).

	Eggs (quantity)	Milk (liter)	Wheat (kg)	Meat (kg)	Rice (kg)
Weekly					
Monthly					

6. Please tell me the frequency of your consumption on a daily/weekly/monthly basis?

	Eggs	Milk	Wheat	Meat	Rice
Frequency of Consumption					
Daily					
Twice a day					
Thrice a day					
Once a week					
Twice a week					
Thrice a week					
Once in Two weeks					
Once a Month					
Other (specify number)					

7. Did the training include specific questions with respect to pregnant/lactating mothers and newborns?

Yes	1
No	2

8. A. Knowledge

What do you know about **Health and Nutrition**? Can you tell me about various components you learned during the training/session on health and nutrition? What else do you remember? (Unaided, surveyor to note relevant options as the respondent speaks)

It was about hand washing before and after meals, prevention of infectious diseases	
It was about improving dietary habits and it was about balance diet.	
It included topics like clean water for drinking, cleanliness of the source and storage.	
It was related to harms of open defecation, importance and usage of latrine.	
It was about child and mother health, immunization, diseases, and food consumption	
It was about breastfeeding requirement of newborn, dietary habit of women during pregnancy, prevent anemia like conditions	
It discussed timely weaning (switching of child diet from milk to other food item solid or semi solid) of infants. (Complementary feed)	
Other (Specify)_____	

B. Attitude

On a scale of 1 to 5, how strongly do you agree or disagree to the following statements. Where 1 is highly disagree, 2 means disagree, 3 neutral, agree, strongly agree.

Highly disagree	Disagree	Neutral	Agree	Strongly disagree
1	2	3	4	5

It is okay to skip washing hands with soap sometimes after toilet use and only washing with water is enough.	
In case the toilet is not nearby one can defecate in open	
Infants can be bottle-fed on and off during first 6 months if the mother is not around.	
The mother and child nutritional care is only important after childbirth, when she starts feeding the child	

C. Practice

Recall, since the time when you received the training, tell me if you did the following or not?

Malnutrition	Yes/No	Not applicable
Improved hand washing practices	1	
Improved clean drinking water	2	
Improved toilet usage & avoided open defecation	3	
Took a child for immunization	4	
Nutrition		
Took supplements like folic acid for anemia prevention (ONLY TO BE ASKED FROM WOMEN)	1	
Exclusive breastfed their child (ONLY TO BE ASKED FROM WOMEN)	2	
Dietary habits		
Improved complementary feeding practices of child	1	
Other _____		

9. Do you require additional training on the same topic(s)?

Yes	1
No	2 (skip to q12)

10. Do you require training on any additional aspects/topics related to health & nutrition (apart from the topics mentioned above)? If yes, please specify.

Yes	1	<i>Specify</i>
No	2	

11. What is the likelihood of you paying for the training subsequently?

Very Unlikely 1	Unlikely 2	Neutral 3	Likely 4	Very likely 5

12. Rate the quality of the trainer (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

13. How willing are you to receive training through technological platforms such as mobile phones/online in the future?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

Climate Change Resilience/Mitigation

1. Have you been trained by the CRP on Climate Change Resilience/Mitigation?

Yes	1	
No	2	Go To Next Section

2. Have you faced any climate related challenges?

Yes	1	ASK Q.3
No	2	

3. If yes, what are the climate related challenges faced by you on an annual basis? **Multiple choice**

Heavy rainfall	1
Floods	2
Smoke/smog	3
Heat waves	4
Snowfall	5
Land sliding	6
Drought	7
Earthquake	8
Other (specify)	

4. What specific support/intervention has been undertaken by the Partner Organization or Community Resource Person (PO/CRP) to improve the community needs to cope with the climate-based challenges? **Multiple choice**

Emergency financing to cope with a disaster related risk	1
Climate resilient livestock management strategies	2
Food security in the event of a drought or crop loss	3
Change in cropping patterns	4
Conservation of water and its management	5
Other (Please specify)	
No specific support/intervention has been undertaken by the relevant PO/CRP	

A. Knowledge

What do you know about climate resilience and mitigation? Can you tell me about various concepts related to climate change resilience and adaptation? What is crops and livestock management?

It was about livestock management.	
It was about feed, feeding techniques, and fodder management	
It discussed breed improvement and diversification of the livestock	
It discussed health condition of the livestock e.g. vaccination and deworming	
It was about rangeland, pasture management (cyclic grazing), crop diversification, crop rotation (flood and drought resistant crops)	
It discussed improvement of soil and water management and irrigation techniques	
It was about water conservation and harvesting	
It discussed pest and weed management	
It was about the alteration in cropping patterns and rotations	
It was about growing vegetables for domestic use (kitchen gardening)	
It was about developing linkages of relevant government departments	
It includes increased forestation/plantation	
Others _____	

B. Practice

Can you please tell me what practices have you adopted after the trainings on climate change adaptation?

Training sessions	(Mark all that are applicable)
Climate resilient livestock management strategies	
Improved feeding techniques, fodder management	
Breed improvement/diversification	
Vaccination and deworming	
Rangeland and pasture management focusing on cyclic grazing	
Climate resilient farming practices	
Crop diversification and introduction of flood and drought resistant crops	
Promotion of legumes in crop rotations	
Improved soil and water management and irrigation techniques	
Integrated pest and weed management	
Alterations in cropping patterns and rotations	
Home based kitchen gardening	
Water Management	
Water harvesting	
Water conservation & management	
Plantation	
Increased forestation/plantation to mitigate the impact of climate change	
OTHERS (specify) _____	

5. How effective/relevant was the training on climate resilience?

Highly ineffective 1	Ineffective 2	Neutral 3	Effective 4	Highly effective 5

6. Do you require additional training on the same topic(s)?

Yes	1
No	2 (skip to Q9)

7. Besides the training already received by you, do you require training on any additional aspects/topics related to climate resilience (apart from the topics mentioned above)? If yes, please specify.

Yes	1	<i>Specify</i>
No	2	

8. What is the likelihood of you paying for the training subsequently?

Very Unlikely 1	Unlikely 2	Neutral 3	Likely 4	Very likely 5

9. Rate the quality of the trainer (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

14. How willing are you to receive training through technological platforms such as mobile phones/online in the future?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

Youth (these questions will be inquired from Beneficiaries aged 18-29. In case the beneficiary does not fall into this age group and the beneficiary has children, the questions will be asked from the children, and this must be stated by the enumerator. In case the children are not present/are unavailable, the enumerator must state as such. If the beneficiary does not fall into the age group and there are no children present, this section may be skipped.)

<i>To be Filled by Enumerator</i>	
The beneficiary (age 18-29) has answered this section	1
Children of the beneficiary have answered this section (in case of multiple children only 1 respondent is needed)	2
Children of the Beneficiary exist but were not available due to which this section was skipped	3
The beneficiary does not fall in the age bracket and has no children, so this section was skipped	4

1. Has the Partner Organization and Community Resource Person arranged any specific sporting event/ youth engagement activity for the youth community in your UC & Village?

Youth Engagement Activity	Yes	No (Do not ask Question 2)
Sports Event		
Art and Music Event		
Cultural Heritage Event		
Debate Competition		
Poetic Symposium		
Other (Specify)		

2. If the answer to above is yes, did you participate in the event.

Youth Engagement Activity	Yes	No
Sports Event		
Art and Music Event		
Cultural Heritage Event		
Debate Competition		
Poetic Symposium		
Other (Specify)		

Survey Tool 2: For IFL Beneficiaries

Outcome 3: Target populations have improved access to financial services and investment opportunities.

Indicator 3.1 Interest Free Loan clients with 30% increase in monthly incomes

1. Are you a BISP Beneficiary?

Yes	1
No	2

2. Was the amount of loan provided adequate?

Yes	1
No	2

3. Did you pay anybody for getting this financing/ loan?

Yes	1
No	2

4. How much time did it take for you to get the loan? How long was the process?

Duration	Code
Less than a week	1
2 weeks	2
1 month	3
3 months	4
More than 3 months	5

5. Rate the process for obtaining the loan (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

6. Are you willing to get another loan from the same entity?

Yes	1	
No	2	Do not ask Q7

7. If yes, what is the reason to get another loan?

Improve existing business/source of revenue	1
Previous amount was insufficient	2
New business	3
Other please specify _____	

Indicator 3.3 Target households reporting using interest free loans for income generating purposes

1. What was your source of income before receiving the IFL?
(Tick the appropriate box)

Sources	Before receiving the IFL
Agriculture	1
Fisheries	2
Livestock	3
Poultry	4
Business/Enterprise	5
Transport	6
Daily wage/job	7
Other (please specify)	

2. What is your current source of income?

Sources	Current Source of Income
Agriculture	1
Fisheries	2
Livestock	3
Poultry	4
Business/Enterprise	5
Transport	6
Daily wage/job	7
Other (please specify)	

3. Please tell me about your monthly income before receiving the NPGP intervention.

Income Before Seeking Interest Free Loan (Rs.)

4. What is your current monthly income?

Current Monthly Income (Rs.)

5. How did you intend to use the received financing?
Please Specify: _____

6. Have you set up any enterprise through the IFL? If yes, who is managing the enterprise?

Yes	Please specify _____
No	

7. Do you intend to repay the IFL?

Yes	1
No	2

8. How will you get the funds to repay the IFL?

Please specify _____

9. Do you think your enterprise/business will be sustainable enough after repaying the IFL?

Yes	1
No	2

10. Have you received training on financial literacy by the CRP?

Yes	1	
No	2	Skip to next section – indicator 3.2

11. What were the aspects of the training (enumerator should use unaided recall technique)?

12. Do you require additional training on the same topic(s)?

Yes	1
No	2 (skip to Q15)

13. Besides the training already received by you, do you require training on any additional aspects/topics related to financial literacy (apart from the topics mentioned above)? If yes, please specify.

Yes	1	<i>Specify</i>
No	2	

14. What is the likelihood of you paying for the training subsequently?

Very Unlikely 1	Unlikely 2	Neutral 3	Likely 4	Very likely 5

15. Rate the quality of the trainer (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)

Worst 1	Poor 2	Moderate 3	Good 4	Excellent 5

16. How willing are you to receive training through technological platforms such as mobile phones/online in the future?

Very low 1	Low 2	Neutral 3	High 4	Very high 5

17. Was the training effective in increasing the propensity of employment/increasing your income?

Yes	1
No	2

Indicator 3.2 Households reporting using rural financial services

1. Have you obtained financing from any other source?

Yes	1	
No	2	Skip Next Question

2. If answer to 1 is yes,

a. Please name the source and the number of such loans taken from each source.

Source of Loan (multiple choice)	Number of Loans	Code
Micro Finance Banks (MFBs)/Local Banks		1
Interest Free Loan (from source other than NPGP)		2
Micro Finance Institutes (MFIs)		3
Non-Government Organizations (NGOs)		4
Other Source		

b. What was the amount financed from each source.

Amount Financed	Source 1 (<i>state source</i>)	Source 2 (<i>state source</i>)
Less than 10,000		
10,000 – 20,000		
20,000 – 40,000		
40,000 – 60,000		
Above 60,000		

c. What was the tenor/duration of the loan from each source?

Tenor	Source 1 (<i>state source</i>)	Source 2 (<i>state source</i>)
Less than 6 months		
1 Year		
2 Years		
3 Years		
Above 4 years		

d. What was the repayment frequency of the loan from each source?

Repayment Frequency	Source 1 (<i>state source</i>)	Source 2 (<i>state source</i>)
Monthly		
Quarterly		
Semi annually		
Yearly		

Outcome 2: Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment.

Indicator 2.1 Women reporting increased role in HH decision making (use unaided recall technique)

1. Before NPGP intervention, who had the decision-making authority in your household?
 (The following questions in the table are preferably directed towards a female respondent for ascertaining incremental role in lifecycle related decision making.
 The enumerator must use recall technique)

Decisions	You (respondent alone)	Your spouse	Respondent & spouse together	Other (specify)
Financial decisions				
Business decisions				
Lifestyle/social decisions				
Desired number of children				
Use of income generated from the given asset.				
Marriage of children				
Purchase of new items (furniture, crockery etc.) for the household				
Type of food/meal				
Other (specify)				

2. Who has the decision-making authority in your household presently?

(The following questions in the table are preferably directed towards a female respondent for ascertaining incremental role in lifecycle related decision making)

Decisions	You (respondent alone)	Your spouse	Respondent & spouse together	Other (specify)
Financial decisions				
Business decisions				
Lifestyle/social decisions				
Desired number of children				
Use of income generated from the given asset.				
Marriage of children				
Purchase of new items (furniture, crockery etc.) for the household				
Type of food/meal				
Other (specify)				

3. Has the intervention by NPGP benefitted the QUALITY of life of women in this household? If yes please specify how?

Quality of Life	Please specify reason
Improved	
No Impact	
Other(please specify)	

4. Has any intervention resulted in increasing the ROLE of the woman beneficiary in household decision making? If yes, please specify how?

Role in Decision Making
Increased
No Impact
Other (please specify)

Youth (these questions will be inquired from Beneficiaries aged 18-29. In case the beneficiary does not fall into this age group and the beneficiary has children, the questions will be asked from the children, and this must be stated by the enumerator. In case the children are not present/are unavailable, the enumerator must state as such. If the beneficiary does not fall into the age group and there are no children present, this section may be skipped.)

<i>To be Filled by Enumerator</i>
The beneficiary has answered this section
Children of the beneficiary have answered this section (in case of multiple children only 1 respondent is needed)
Children of the Beneficiary exist but were not available due to which this section was skipped
The beneficiary does not fall in the age bracket and has no children, so this section was skipped

4. Has the Partner Organization and Community Resource Person arranged any specific sporting event/ youth engagement activity for the youth community in your UC & Village?

Youth Engagement Activity	Yes	No (Do not ask Question 2)
Sports Event		
Art and Music Event		
Cultural Heritage Event		

Debate Competition		
Poetic Symposium		
Other (Specify)		

5. If the answer to above is yes, did you participate in the event.

Youth Engagement Activity	Yes	No
Sports Event		
Art and Music Event		
Cultural Heritage Event		
Debate Competition		
Poetic Symposium		
Other (Specify)		

Annexure 3: Key Informant Interview (KII) Guidelines

a. Discussion Guide for Key Informant Interviews – District Government Level

We from XYZ are conducting this interview for National Poverty Graduation Programme (NPGP), who is conducting an outcome indicators measurement survey in Pakistan this year. The main goal of NPGP is to assist the ultra-poor and very poor in graduating out of poverty, simultaneously improving their overall food security, nutritional status, and resilience to climate change. The purpose of this survey is to assess and evaluate the programme performance to-date and to identify the measures for course correction for improved programme implementation.

Are you aware of the NPGP programme objectives?

The development objective of the programme is to enable the rural poor and especially women and youth to realize their development potential and attain a higher level of social and economic wellbeing through a proven flexible and responsive menu of assistance. The objectives include:

- To assess if the asset and IFL provided to beneficiaries has in fact enabled them in improving their livelihood standards and income generation capacity,
- If the programme helped target beneficiaries in improving their poverty score to becoming less poor in a sustainable model,
- Have communities improved their social wellbeing by trainings on:
 - o Gender empowerment and respect,
 - o Health and sanitation standards and practices,
 - o Nutrition standards,
 - o Climate resilience
- If the youth in the target communities been engaged in any social activity or sports

General Questions

1. Being a member of the district government/organization, what do you think about the programme and its intended objectives with respect to the poor communities in the district?
2. To what extent has the programme achieved its intended objectives? How has the programme improved welfare in the district/UC, with examples if any?
3. What do you think were gaps in the programme which if removed will better affect the outcome indicators discussed above?
4. Can you tell us the key changes occurred as result of project interventions at household level and community level with few examples?
5. Do you think that programme has empowered women in decision making at household level and community level, if yes please specify changes with examples?
6. How regularly or closely do you collaborate with the PO (*mention name of the PO in the region*). How are you approached by the PO?
7. Do you think the social objectives were perceived and received well by the communities?

8. Has anyone from the relevant PO or community approached you to help facilitate and organize any youth engagement activity, celebration of national & international days and events? (*Questioner to quote examples of youth engagement activities, such as sporting events*)

Questions to be asked from officials in Livestock department.

1. Have you or any officials in the livestock department provided services to poor communities in this district? What sort of services have been provided, especially with respect to livestock health and production?
2. Are the livestock rearing practices being followed by people in these districts up to government standards?
3. Do you think these communities are aware of the relevant required diet and health standards of the livestock being reared by them?
4. Do you think the livestock and feed cultivation in your area is exposed to climate risk? If yes, what sort of risks are there. What sort of training have you provided to avoid these risks, if any?
5. Is the livestock production (meat, milk) up to the acceptable standard? Is the milk yield up to mark?
6. According to your experiences, specifically in the poor communities targeted by this programme, are the livestock management practices being used by people in line with practices imparted by the department officials?
7. After the initiation of NPGP, do you think there has been a marked improvement in the standard of practices being followed in poor communities, as well as the livestock production? If yes, what sort of improvement has there been?

b. Discussion Guide for Key Informant Interviews – PO Level

We from XYZ are conducting this interview for National Poverty Graduation Programme (NPGP), who is conducting an outcome indicators measurement survey in Pakistan this year. Main goal of NPGP is to assist the ultra-poor and very poor in graduating out of poverty, simultaneously improving their overall food security, nutritional status, and resilience to climate change. The overall objective of the survey is to assess and evaluate the programme performance to-date and to identify the measures for course correction for improved programme implementation. Are you aware of the NPGP programme objectives?

The development objective of the programme is to enable the rural poor and especially women and youth to realize their development potential and attain a higher level of social and economic wellbeing through a proven flexible and responsive menu of assistance. The objectives include:

- To assess if the asset and IFL provided to beneficiaries has in fact enabled them in improving their livelihood standards and income generation capacity,
 - If the programme helped target beneficiaries in improving their poverty score to becoming less poor in a sustainable model,
 - Have communities improved their social wellbeing by trainings on:
 - o Gender empowerment and respect,
 - o Health and sanitation standards and practices,
 - o Nutrition standards,
 - o Climate resilience
 - If the youth in the target communities been engaged in any social activity or sports
1. Being a member of the PO, how did you find the overall programme and what is your feedback about the core outcomes mentioned above?
 2. Do you think the programme achieved its intended objectives? State with examples, and state exceptions if any?
 3. What do you think were gaps in the programme which if removed will better affect the outcome indicators discussed above?
 4. Can you tell us the key changes occurred as result of project interventions at household level and community level with few examples?
 5. Can you tell us any success stories about the programme which can be used as an outlier of the programme?
 6. Do you think the social objectives were perceived and received well by the communities?
 7. Do you think that programme has empowered women in decision making at household level and community level, if yes please specify changes with examples?
 8. Do you think the social trainings at the community level were effective and sustainable for overall development of community livelihood standards?
 9. Do you think the youth engagement activities were effective and helped the community?
 10. Do you think the programme is sustainable? After a year of the asset transfer or IFL, are the beneficiaries engaged in the same business activity or have they changed their livelihood practices by selling the asset or repaying the loan?

c. Discussion Guide for Key Informant Interviews – VOs, CRPs, Community Influencers

We from XYZ are conducting this interview for National Poverty Graduation Programme (NPGP), who is conducting an outcome indicators measurement survey in Pakistan this year. Main goal of NPGP is to assist the ultra-poor and very poor in graduating out of poverty, simultaneously improving their overall food security, nutritional status, and resilience to climate change. The overall objective of the survey is to assess and evaluate the programme performance to-date and to identify the measures for course correction for improved programme implementation.

Are you aware of the NPGP programme objectives?

The development objective of the programme is to enable the rural poor and especially women and youth to realize their development potential and attain a higher level of social and economic wellbeing through a proven flexible and responsive menu of assistance. The objectives include:

- To assess if the asset and IFL provided to beneficiaries has in fact enabled them in improving their livelihood standards and income generation capacity,
- If the programme helped target beneficiaries in improving their poverty score to becoming less poor in a sustainable model,
- Have communities improved their social wellbeing by trainings on:
 - o Gender empowerment and respect,
 - o Health and sanitation standards and practices,
 - o Nutrition standards,
 - o Climate resilience
- If the youth in the target communities been engaged in any social activity or sports

1. Being part of the community, what do you think about the programme, and what is your feedback with respect to the outcomes mentioned above?
2. Do you think the programme achieved its intended objectives? State with examples, and state exceptions if any?
3. Can you tell us the key changes occurred as result of project interventions at household level and community level with few examples?
4. Do you think that programme has empowered women in decision making at household level and community level, if yes please specify changes with examples?
5. How regularly or closely do you collaborate with the PO (*mention name of the PO in the region*). Have you had any trouble from the PO or complaint from the beneficiary especially with respect to this programme?
6. Can you tell us any success stories about the programme which can be used as an outlier of the programme?
7. Have you collaborated in carrying out any work of the PO with respect to this programme in the communities. If yes, what have you done with a few examples?
8. What do you think were gaps in the programme, if any, which if removed will better affect the outcome indicators discussed above?
9. Do you think the social objectives were perceived and received well by the communities?

(Especially in the case of gender empowerment, health and nutrition.)

10. Do you think the social trainings at the community level were effective and sustainable for overall development of community livelihood standards?
11. Do you think the youth engagement activities were effective in increasing youth mobilization and creating awareness of social objectives?

Annexure 4: Survey Tool for Focus Group Discussions

NOTES FOR MODERATOR

INTRODUCE SELF, NOTE-TAKER, ANY OBSERVERS

Explain the ROLE OF IPSOS – independent research organisation, here to gather your opinions. Everything you say is confidential etc. EXPLAIN TONE AND NATURE OF DISCUSSION:

- *Relaxed and informal.*
- *No right or wrong answers.*
- *Keen to hear everyone’s thoughts; we are after a range of opinions, not seeking consensus. Please feel free to disagree with one another, just keep it polite.*
- *The moderator will make sure everyone gets a chance to share their opinion*
- *We will be audio-recording our discussion today so that I don’t have to take notes to provide us with an accurate record of what was said during the group. Everything you say today will be kept confidential; we won’t be sharing your name with anyone else.*

Introduction:

I am XYZ from Ipsos, a leading market research company operating in Pakistan. We conduct research for a variety of clients, today we are having this focus group discussion for National Poverty Graduation Programme (NPGP), who is conducting an outcome indicators measurement survey in Pakistan this year. The overall objective of the survey is to assess and evaluate the programme performance to-date and to identify the measures for course correction for improved programme implementation. Main goal of NPGP is to assist the ultra-poor and very poor in graduating out of poverty on sustainable basis. Simultaneously, the programme aims at improving the overall food security, nutritional status, and resilience to climate change for its target beneficiaries. The Programme has two major components: 1) Poverty Graduation and 2) Social Mobilization. The first component mainly focuses on assets creation (or transfer), Interest Free Loan (IFL), and training of assets and IFL beneficiaries. The second component entails Social Mobilization, formation, and training of Community Resource Persons (CRPs), capacity building of Community Institutions (CIs), etc.

Please introduce yourselves.

Can you tell me about a normal day in your life starting from the first meal of the day, breakfast?

Outcome 1: Improved Livelihood & Income Generation

a. Asset Transfer

- i. I heard there was a project where people in your community were provided assets. Were you or someone you know a part of that programme? What do you know about it?
- ii. How does a normal person in your community run their households? What do they do for a living?
- iii. Do you think that the income of the sole earner in a family in your household or community, is enough to support the family? Or do other members need to contribute as well? Do they contribute?
- iv. Do you think receiving assets from the programme has made the livelihood of people in your community any better than it used to be? If yes, then how? Share your experience of receiving the asset?

- v. Do you think the asset transfer programme could have been made better? Is there anything you would like to share/suggest which will make the programme or asset transfer process more useful?

b. Adoption of Technology

- i. Did the programme provide the beneficiaries with better technology (enumerator to quote relevant examples) to help them increase their income or business revenue? If yes, then was it helpful in increasing their business/revenue?
- ii. Can you share your experience of facing any problem after adaptation of any such technology? Were there any inconveniences that you would want to share?
- iii. Do you have any suggestions on how to make the experiences of the beneficiaries or the community more beneficial?

c. Training

- i. Were there any trainings/sessions given to the community related to assets provided or for business enhancement? Please share your experience of the trainings (if you have been a part of one). Was it beneficial for you? Especially in improving your livelihood.
- ii. Do you think the trainings delivered in your community could be made any better? Would you like to receive such trainings in future, also tell me if it will be convenient for you to receive the livelihood trainings on technological platform?

Outcome 2: Social Mobilization and Women Empowerment

a. Gender

- i. Tell me about role of women in your house? How important is their role in your opinion?
- ii. Can you share with me the role of men at your household? Do you think men and women have specific rights and dedicated roles?
- iii. Who makes most of the decisions in your household?
- iv. Can you tell me about some of the legal and human rights women are entitled too? If you can also share your experience of any relevant trainings/campaigns, you have been a part of?
- v. Do you make decisions like financial, business, lifestyle, desired quantity of children etc. all on your own? Is there any other member who has a major say in such life decisions or is there a mutual understanding of all the members?

(try and elaborate the impact of all of the following list of questions before and after the Asset transfer/ IFL/training by NPGP)

- Who makes the financial decisions in the household?
 - Who makes the business decisions in the household?
 - Who makes major/significant lifestyle decisions in the household?
 - Who makes the decision for the desired quantity of children?
 - Who makes the decision in the household on the type of food to be consumed?
- vi. Do you think it has impacted the mindset of people regarding women, their rights, and their participation in various roles? If you see any change, please elaborate. If you can also share the situation before campaigns/trainings and asset transfer/IFL?

b. Health & Nutrition (please elaborate on how all of the following have improved as a result of the training/intervention by NPGP)

- i. How do you manage your daily food/grocery needs in the household? What do you prefer in meals and why?
- ii. If you have received the training on health and nutrition, can you tell me about the components of the training?
- iii. Did you think the trainings/campaigns were able to affect the quality of life/health status at your household or community? Please share if you see any change in awareness level of people around you on dietary habits? (please ask about handwashing habits, proper disposal of human waste, clean drinking water, child immunization)

- iv. Did you find the trainings useful for yourself? What do you suggest can make the trainings more beneficial at household and community level?
 - v. How are pregnant and feeding mothers being taken care of in your house and community? What is normally fed to an infant up to 6 months of age and after 6 months? Do you see any improvement in the awareness level and attitude of people regarding mother and childcare after the trainings/campaigns?
- c. Climate Change (please elaborate on how all of the following have improved as a result of the training/intervention by NPGP)**
- i. In case you have received any training/sessions on climate issues and mitigation techniques/strategies, what were its components and was it helpful especially in increasing your knowledge, livelihood, and income? Please discuss.
 - ii. Have you ever been affected by climate change? How did you manage it? Had you received the trainings before, on climate change resilience and disaster risk management, would you have been able to cope with the situation in a better way?
 - iii. Do you think the awareness sessions on climate resilient livestock management and farming practices should take place more often in the community? Why? And why not?
 - iv. What do you think can make these trainings more useful for household and community, if you were to receive it again in future? Suggestions?
- d. Youth engagement**
- i. Have you been a part of any sporting events or campaigns lately?
 - ii. Can you please share your experience during and after the campaigns? Were there any activities? Do you think they were able to change your perspective on the subject topics? What were your thoughts on the topics like nutrition, health hygiene, gender issues etc. before the campaigns?
 - iii. Do you think the campaigns enhanced/added to your knowledge about the topics? What did you learn? (Use unaided recall technique if possible)
 - iv. Would you be willing to participate in future events/campaigns of this nature?
 - v. As a community youth leader, do you believe you were able to raise awareness in your household and community regarding health hygiene, nutrition, immunization, gender, children enrollment, promoting peace, etc. Were you helpful in bringing change in your households/communities? State with examples if any.

Outcome 3: Improved access to financial services and investment opportunities

- i. If you have received any form of financing/loan, can you share your experience of the service/facility? Was repayment a burden on your business?
- ii. Before/After the loan/financing, were you trained in anyway? Can you tell me about the training, also if it was useful in terms of revenue generation, adding to your livelihood, financial literacy?
- iii. How can the training be made better in terms of facilitation, what do you suggest? Elaborate in case you or the community faced any hurdle.
- iv. Are you willing to get another loan, if yes then why & if not then why not?

Annexure 5: Analysis Framework

Survey Tool for Asset Transfer Beneficiaries of NPGP

Outcome 1	Improved livelihoods, living conditions and income-generative capacities for poor households and the youth		
Outputs	Questions (Objectives)	Results	Analytical Framework
Indicator 1.1: No. of new jobs created			
	1. How do you generate income from the asset(s) provided to you?	Use of Asset Provided <ul style="list-style-type: none"> - Type of Asset - Use of Each Asset 	Different types of livelihood activities being engaged by each beneficiary that was part of the survey were assessed and captured.
	2. Talking about your asset(s), please tell me how many hours you work related to that asset in a day?	Employment Generated <ul style="list-style-type: none"> - Count or % of people employed for each type of asset. - Employees in household and outside family - Hours Worked (daily) 	Overall employment generation has been calculated based on Full time employment (FTE) calculation done by NPGP for key livelihood activities and provided in the logframe. However, indirect employment, that is created as a result of the programme in terms of beneficiaries hiring/employing additional people was also assessed during the survey to arrive at the total employment created by the programme including direct beneficiaries.
	3. Have you employed additional people for your business/enterprise? If yes, how many additional people have you employed from family and outside family?		
	4. How many hours does each employee/family member work daily? (Enumerator to differentiate between a single person working on multiple assets)		
	5. Regarding the specified asset, if you sell any products, how do you access the market to sell your product?	Market Access (% for each selected category was obtained)	It has been assessed how the beneficiary has been trained to maximize the income potential being derived from the received asset.

Outputs	Questions (Objectives)	Results	Analytical Framework
Indicator 1.2: Percentage of persons/ households reporting adoption of new/improved inputs, technologies, or practices			
	1. Have you adopted any additional better/effective technology/practices/processes for your livelihood to increase your household income?	% Of people reporting adoption of new technology	This is primarily driven by the scope of training and/or inputs provided by the POs to operationalize and draw maximum value from the provided asset. Additionally other technological measures adopted such as the skill of driving, sewing etc. have also been assessed and covered in this section. This also relates to the qualitative aspects gained from the FGDs and KIIs.
	2. Please specify the additional better/effective technology adopted for your asset? If yes, how did it help you in improving your livelihood?	Type of Technology adopted and Benefit of Technology in terms of <ul style="list-style-type: none"> - Revenue - Cost - New Businesses 	
Outputs	Questions (Objectives)	Results	Analytical Framework
Indicator 1.3: households experiencing a 30% increase in income as a result of productive use of assets and access to working capital			
	1. What is the current source(s) of your income	Sources of Income including that from the provided asset.	To provide the basis for analyzing the income stated by the beneficiary during the field survey and match it with their current livelihood activity.

	<p>2. What was the monthly income of your household before asset transfer/NPGP intervention?</p>	<p>Current Average Monthly income per household</p> <p>Compared with Income before Asset Transfer (from LIP)</p>	<p>This data point provides the main result of the primary indicator of increase in income as a result of the program. It has been compared with the baseline income stated in the LIP. This increase in income has been used to assess beneficiaries who have had a 30% increase in income derived from the asset up to the extent identifiable, which has helped analyze the journey of improvement in livelihood and income.</p>
	<p>3. From all your sources, what is the total current monthly income of your household?</p>		
	<p>4. Has the asset met your livelihood needs according to your expectation/aspirations</p>	<p>Asset meeting livelihood needs of the beneficiary / satisfaction Levels of the beneficiary (by district)</p>	<p>This has been done to assess the objectivity and purpose derived by the supply of these assets.</p>
	<p>5. Do you have any other sources of income apart from the provided asset? If yes, please specify the source of income and amount?</p>	<p>% Of Beneficiaries with Other Sources of Income and top 5/10 Sources of Other Income</p>	<p>This variable has enabled the analyses of alternate income sources available to beneficiaries in the absence of NPGP which were rendered inadequate for sustaining their household by almost all beneficiaries reporting in the qualitative assessment of this survey.</p>
	<p>6. What is the current value of your transferred asset/enterprise etc.?</p>	<p>Current Monetary Value of the Asset</p>	<p>This has been assessed to analyze the total amount each beneficiary can realize in case of an emergency or other lifecycle needs instead of falling back into negative poverty spiral. For example, livestock (cattle/cow) amounting PKR 60,000 can now be sold for more than PKR 100,000 and offspring ranging between 50 – 60 thousand.</p>

Outputs	Questions (Objectives)	Results	Analytical Framework
Output 1.2: Provision of training(s)/ Persons trained in income-generating activities or business management			
	1. Did you receive any training on the use of assets provided or improving your livelihood?	Number of Beneficiaries receiving livelihood training	The impact of operational training and their capacity to retain the training has been assessed in this section.
	2. Which of the following trainings have you received? Please specify what the training was about.	Type of Training Received	
	3. What is the actual benefit of the training?	Perceived Benefit of the training	
	4. Do you require additional training on the same topic(s)?	Beneficiaries requiring additional Training	Any additional training requirement be it on the same asset or other training has been gauged in this section.
	5. What additional aspects/topics would the beneficiary like further subsequent training on?	Aspects of additional training – top 5/10	
	6. How likely are you to pay for any additional training provided to you regarding livelihood and asset management?	Beneficiaries willing to pay for subsequent training	To assess the intrinsic value and importance of the trainings as perceived by the beneficiaries.
	7. Rate the quality of the CRP trainer from 1-5.	Quality of the trainer	To assess whether the right person was selected by the POs for providing each type of training.
	8. In future, are you willing to receive training through technological platforms such as mobile phones/online?	Likelihood of receiving training online	To assess whether the beneficiary is willing to receive future trainings online, which also further highlights the capacity of the beneficiary and the intrinsic value assigned by them to the type of training provided.

Outcome 2	Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment.			
Outputs	Questions (Objectives)	Results	Analytical Framework	
Indicator 2.1 Women reporting increased role in HH decision making (use unaided recall technique)				
	1. Before NPGP interventions (Asset transfer/Social Mobilization Training), who had the decision-making authority in your household?	Baseline of this variable was obtained by using unaided recall technique during the survey and compared with post intervention perception of the household for the same attributes including type of Decision & Person making decision.	This determines an indirect impact of the program in the overall quality of household especially the women beneficiaries who should now become aware of their social and legal rights in the society.	
	2. Who has the decision-making authority in your household presently?	To assess the extent of decision-making power and inclusivity of women as a result of NPGP intervention against the desired attributes including type of decision such as routine HH decisions, social, strategic family extension decisions, and key financial decisions.	The impact, if any, is only substantial if there is an increased role of women in lifecycle decisions such as the economic decisions of the household, business decisions, family planning & child marriage decisions etc.	
	3. Has the intervention by NPGP benefitted the QUALITY of life of women in this household?	Improvement in Quality of Life of women especially after NPGP intervention derived as a result of direct trainings and other social mobilization including health, hygiene, sanitation, and nutritional attitudes and practices of the household.		
	4. Has any intervention resulted in increasing the ROLE of the woman beneficiary in household decision making?			

Outputs	Questions (Objectives)	Results	Analytical Framework
Output 2.1 Community institutions and beneficiaries provided with capacity-building support on issues related to gender, nutrition/malnutrition prevention (behavior), climate risk management			
Training on Gender			
	1. Have you been trained by the CRP on Gender and Community institutions?	Beneficiaries receiving gender training - %	To ensure that HH members have been made aware of women's basic civil and legal rights and are not marginalized based on gender.
	2. What were the aspects of that training?	Aspects of the training recalled	The capacity of the beneficiary to retain the teachings of the training has been assessed in this section
	3. Do you require additional training on the same topic(s)?	Beneficiaries requiring additional Training	Any additional training requirement or other training has been gauged in this section and reported if there is a substantial need.
	4. What additional aspects/topics would you like to receive further subsequent training?	Aspects of additional training – top 5/10	
	5. Please tell me how gender awareness training benefited you?	Benefit of training	The impact of gender training has been assessed in this section.
	6. Rate the quality of the CRP trainer	Quality of the trainer	To assess whether the right person was selected by the POs for providing each type of training.
	7. In future, are you willing to receive training through technological platforms such as mobile phones/online?	Likelihood of receiving training online	To assess whether the beneficiary is willing to receive training future trainings online, which also further highlights the capacity of the beneficiary and the intrinsic value assigned by them to the type of training provided.

Outputs	Questions (Objectives)	Results	Analytical Framework
Training on Health & Nutrition			
	1. Have you been trained by the CRP on Health and Nutrition?	Beneficiaries receiving health and nutrition training - %	Overall health and nutrition standards of the communities has been assessed and their recall from the trainings provided has also been analyzed to comment on the focus of training provided and whether the capacity of the recipients has actually been enhanced.
	2. Did the training include specific questions with respect to pregnant/lactating mothers and newborns?	Beneficiaries recalling receiving training with respect to lactating mothers	
	3. KAP Questions	<ul style="list-style-type: none"> - Knowledge - Attitude - Practice 	Specific KAP questions have been included to understand the specific nuances to assess each health and nutrition aspect of the household and the improvement in the beneficiaries' quality of life with respect to these attributes.
	4. Do you require additional training on the same topic(s)?	Beneficiaries requiring additional Training on same topic	Any additional training requirement be it on the same asset or other training have been gauged in this section.
	5. What additional aspects/topics would you like to receive further subsequent training?	Aspects of additional training – top 5/10	To assess the intrinsic value and importance of the trainings received by the beneficiaries.
	6. What is the likelihood of you paying for the training subsequently?	Likelihood of receiving training online	To assess whether the right person was selected by the POs for providing each type of training.
	7. Rate the quality of the CRP trainer	Quality of the trainer	
	8. In future, are you willing to receive training through technological platforms such as mobile phones/online?	Likelihood of receiving training online	To assess whether the beneficiary is willing to receive training future trainings online, which also further highlights the capacity of the beneficiary and the intrinsic value assigned by them to the type of training provided.

Outputs	Questions (Objectives)	Results	Analytical Framework
Training on Climate Change & Resilience			
	1. Have you been trained by the CRP on Climate Change Resilience/Mitigation?	Beneficiaries receiving training on climate change & resilience - %	Overall climate change and resilience standards of the communities have been assessed and their recall from the trainings provided analyzed to comment on the focus of training provided and whether the capacity of the recipients has actually been enhanced. The section has also assessed any interventions or support that the CRP has provided the communities that were not climate resistant, and the overall benefits provided to the communities through the program.
	2. Have you faced any climate related challenges?	Beneficiaries facing climate related challenges - %	
	3. If yes, what are the climate related challenges faced by you on an annual basis?	Climate related challenges faced by beneficiaries	
	4. What specific support/intervention has been undertaken by the PO/CRP to improve the community needs to cope with the climate-based challenges?	Climate resilience interventions by CRP	
	5. KAP Questions	<ul style="list-style-type: none"> - Knowledge - Attitude 	Specific questions have been included to understand the nuances to assess each climate change and resilience related aspect/challenge of the household and the improvement in the beneficiaries' quality of life with respect to these attributes.
	6. How effective/relevant was the training on climate resilience?	Perceived effectiveness of training	The impact of climate resilience training has been assessed in this section, along with the previous questions on KAP.
	7. Do you require additional training on the same topic(s)?	Beneficiaries requiring additional Training on same topic	Any additional training requirement has been gauged in this section, and reported if there is substantial demand.
	8. What additional aspects/topics would you like to receive further subsequent training?	Aspects of additional training – top 5/10	
	9. What is the likelihood of you paying for the training subsequently?	Likelihood of receiving training online	To assess the intrinsic value and importance of the trainings received by the beneficiaries.

	10. Rate the quality of the CRP trainer	Quality of the trainer	To assess whether the right person was selected by the POs for providing each type of training.
	11. In future, are you willing to receive training through technological platforms such as mobile phones/online?	Likelihood of receiving training online	To assess whether the beneficiary is willing to receive training future trainings online, which also further highlights the capacity of the beneficiary and the intrinsic value assigned by them to the type of training provided.
Outputs	Questions (Objectives)	Results	Analytical Framework
Youth			
	1. Has the PO/CRP arranged any specific sporting event/ youth engagement activity for the youth community in your UC & Village?	Youth Engagement Events Organized by PO/CRP by Type of event	This question has been used to assess the participation of young beneficiaries aged 18-29 in youth intervention activities that have been held under the program. This covers the children of beneficiaries that fall within this age bracket and have participated in the events held in the community, if any. This presents the most popular activities in each community and has been combined with results from the qualitative survey to present a comprehensive picture of youth engagement under the program.
	2. If the answer to above is yes, did you participate in the event.	Number of youths participating in each event	

Survey Tool for IFL Beneficiaries of NPGP

Outcome 3	Target populations have improved access to financial services and investment opportunities		
Outputs	Questions (Objectives)	Results	Analytical Framework
General Questions for IFL Beneficiaries			
	1. Are you a BISP Beneficiary?	Number of BISP beneficiaries	
	2. Was the amount of loan provided adequate?	% of people satisfied with amount of loan	To assess the adequacy of the amount of loan provided to the beneficiary and checked against the demand for additional credit.
	3. Did you pay anybody for getting this financing/ loan?	Beneficiaries reporting paying anyone for receiving the loan (%)	The purpose of these questions is to identify and analyze any shortcomings or deficiencies in the IFL Process and the difficulties faced by a beneficiary while obtaining the loan, to improve their access to the service, and to assess the subsequent need of the beneficiary for acquiring another loan. This also assesses whether the IFL has achieved its intended purpose as stated by the beneficiary during the Loan Appraisal Form (LAF) phase and the subsequent need of the beneficiary for acquiring another loan.
	4. How much time did it take for you to get the loan? How long was the process?	Time taken to receive loan / time for loan process	
	5. Rate the process for obtaining the loan (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)	Satisfaction of beneficiary with loan process	
	6. Are you willing to get another loan from the same entity?	Beneficiaries' Willingness to get another loan (%)	
	7. If yes, what is the reason to get another loan?	Reason for wanting another loan – top 5	
Indicator 3.1 Interest Free Loan clients with 30% increase in monthly incomes	1. What was your source of income before receiving the IFL? Also, what is your current source of income?	Source of Income Before receiving the IFL & Current source of income	Current Income has been compared with the income stated by the beneficiary at the LAF form development stage to assess the increase in beneficiary household income.
	2. Please tell me about your monthly income before receiving the IFL and your current monthly income?	Monthly Income before receiving the IFL & After receiving the IFL	

Outputs	Questions (Objectives)	Results	Analytical Framework
Indicator 3.3 Target households reporting using interest free loans for income generating purposes			
	3. How do you intend to use the received financing? Have you set up any enterprise through the IFL? If yes, who is managing the enterprise?	Use of IFL - % of Beneficiaries setting up an enterprise - Person managing the enterprise (% of women vs men)	The information has been used to ascertain how beneficiaries are using the IFL, and in case of any outliers, the LAF forms can be reviewed for reference.
	4. Do you intend to repay the IFL?	Beneficiaries intending to repay the IFL (%)	Capacity of income generation, seriousness, and credit management of the beneficiaries has been assessed which can be used by the formal lenders in future. This has also helped ascertain the sustainability of the beneficiaries' business/enterprise post loan repayment.
	5. Do you think your enterprise/business will be sustainable enough after repaying the IFL?	Sustainability of business/enterprise after repayment	
Output 3.2: Financial training and enterprise development training to IFL clients	6. Have you received training on financial literacy by the CRP?	% of people receiving training on financial literacy	The capacity of the beneficiary to retain the teachings of the training has been assessed in this question.
	7. What were the aspects of the training?	Top 5/10 aspects of training recalled	
	8. Do you require additional training on the same topic(s)?	Number of Beneficiaries requiring additional training	Any additional training requirement be it on the same asset or other training has been gauged in this section.
	9. On what additional aspects/topics would you like to receive further subsequent training?	Additional Aspects of subsequent training	
	10. What is the likelihood of you paying for the training subsequently?	Likelihood of paying for the training	To assess the intrinsic value and importance of the trainings received by the beneficiaries. To assess whether the right person was selected by the POs for providing each type of training.
	11. Rate the quality of the trainer (enumerator to provide a scale of 1-5, with 1 being the worst and 5 being the best)	Quality of trainer	

	12. In future, are you willing to receive training through technological platforms such as mobile phones/online?	Likelihood of receiving training online	To assess whether the beneficiary is willing to receive training future trainings online, which also further highlights the capacity of the beneficiary and the intrinsic value assigned by them to the type of training provided.
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Outcome 2	Women from ultra-poor and poor households experience higher levels of socioeconomic empowerment.		
Outputs	Questions (Objectives)	Results	Analytical Framework
Indicator 2.1 Women reporting increased role in HH decision making (use unaided recall technique)			
	1. Before NPGP intervention (IFL), who had the decision-making authority in your household?	Baseline of this variable was obtained by using unaided recall technique during the survey which was compared with post intervention perception of the household for the same attributes including type of Decision & Person making decision.	This determines an indirect impact of the program in the overall quality of household especially the women beneficiaries who should now become aware of their social and legal rights in the society.
	2. Who has the decision-making authority in your household presently?	To assess the extent of decision-making power and inclusivity of women as a result of NPGP intervention against the desired attributes including type of decision such as routine HH decisions, social, strategic family extension decisions, and key financial decisions.	The impact, if any, is only substantial if there is an increased role of women in lifecycle decisions such as the economic decisions of the household, business decisions, family planning & child marriage decisions etc.
	3. Has the intervention by NPGP benefitted the QUALITY of life of women in this household and ROLE of women in household decision making?	Improvement in Quality of Life of women especially after NPGP intervention derived as a result of direct trainings and other social mobilization including health, hygiene, sanitation, and nutritional attitudes and practices of the household.	To assess the empowerment by an increased role of women and their quality of life, as a result of this program, through the IFL.
Outputs	Questions (Objectives)	Results	Analytical Framework
Youth	2 Questions		
	1. Has the PO/CRP arranged any specific sporting event/ youth engagement activity	Youth Engagement Events Organized by PO/CRP - Type of event	This question has been used to assess the participation of young

	<p>for the youth community in your UC & Village?</p>		<p>beneficiaries aged 18-29, in youth engagement activities that have been held under the program. This covers the children of beneficiaries that fall within this age bracket and have participated in the events held in the community, if any. This presents the most popular activities in each community and has been combined with results from the qualitative survey to present a comprehensive picture of youth engagement under the program.</p>
	<p>2. If the answer to above is yes, did you participate in the event.</p>	<p>Number of youths participating in each event</p>	

Annexure 6: Briefing Notes for Training of Field Teams

1

Briefing Notes for Outcome Indicator Survey - NPGP

ہدایات برائے انٹرویوز

تعارف:

اس Outcome Indicator Survey کا مقصد National Poverty Graduation Program کی کارکردگی کا جائزہ لینا ہے اور پروگرام کے بہتر نفاذ کے لئے اقدامات کی نشاندہی کرتا ہے۔ اس سروے سے ہمیں پروگرام کی کارکردگی ٹریک کرنے میں مدد ملے گی۔ اس پروگرام کا مقصد غریب اور انتہائی غریب طبقے کو پائورٹی گریجویٹ کرانا یا غریب سے نکالنا ہے۔ اس میں مستحقین کی (خوراک کی حفاظت) اور ماحولیاتی برلاؤ سے نمٹنے کا طریقہ کار بھی شامل ہے۔ یہ سروے منعقد کرنے کے لئے آپ کو ایک سوالنامہ دیا جائیگا۔

سروے ٹیم اور ادائے کا تعارف کروائیں:

السلام علیکم! میرا نام _____ ہے۔ میرا تعلق ایپس پاکستان (Ipsos Pakistan) سے ہے جو کہ پاکستان میں ریسرچ کا ایک نمایاں ادارہ ہے۔ ہم مختلف قومی اور بین الاقوامی کمپنیوں کے لئے مختلف ایشیا اور سرورمز کے بارے میں معلومات اکٹھی کرتے ہیں۔ جس کے نتیجے میں یہ کمپنیاں اپنی ایشیا اور خدمات کے معیار کو بہتر بناتی ہیں۔

سوالنامہ:

اس سوالنامے میں آپ کو دو مرکزی حصے ملیں گے:

☆ سوالنامے کا ایک حصہ ان لوگوں سے متعلق ہے جن کو اٹالے / ہنر دینے گئے ہیں۔

☆ سوالنامے کا دوسرا حصہ ان لوگوں سے متعلق ہے جن کو بلا سو درختے دینے گئے ہیں۔

پہلا حصہ: (اٹالے / ہنر سے فائدہ اٹھانے والے) یہ وہ لوگ ہیں جن کو یا تو فائدہ مند ایشیا ہدی گئی ہیں یا کوئی ہنر سکھایا گیا ہے۔ مثلاً ان کو موٹی، گائے، بھینس، بکری، بھیڑ وغیرہ فراہم کیئے گئے ہیں اور Intangible (انکو ایک ہنر کی شکل میں فراہم کی گئے ہیں جیسے کہ سلائی، مانی گیری، کاروبار، بیوشین کورسز وغیرہ۔ ہمیں یہ یقین ہے کہ ان اٹالے جات کی وجہ سے ان کی زندگی یا معاشی حالت یا ذریعہ معاش میں کوئی تبدیلی آئی ہے یا نہیں۔

سوالنامے کے پہلے حصے میں آپ کو (اٹالے / ہنر سے فائدہ اٹھانے والوں کے علاوہ) ایک دوسرا حصہ (سوشل موبائزیشن) کے حوالے سے ملے گا۔ اس حصے میں پروگرام میں جو بزنس یا سیشنز دینے گئے ہیں ان سے متعلق معلومات اکٹھا کرنا ہے۔ اس میں ایک اہم حصہ خواتین کے فیصلہ لینے کے اختیارات کے بارے میں ہے کہ ان کی زندگی یا فیصلہ لینے کے اختیار میں کوئی تبدیلی آئی ہے یا نہیں۔ اس کے علاوہ اچھی صحت کے لئے متوازن غذا کا استعمال ماحولیاتی تبدیلیوں سے نمٹنے کی صلاحیت کو جانچنا ہے۔ اس کے ساتھ ساتھ خواتین اور لڑکوں کی دینی ترقی میں ان کی آگاہی اور شمولیت کا بھی جائزہ لینا ہے۔

سوالنامے کا دوسرا حصہ ان لوگوں سے پوچھتا ہے جن کو بلا سو درختے فراہم کئے گئے ہیں۔

اہم معلومات ان میں کچھ ایسے لوگ بھی ہیں جن کو دونوں طرح کے فوائد یعنی ان کو بلا سو درختے اور اٹالے / ہنر دینے گئے ہیں۔ ان لوگوں سے پورا سوالنامہ پُر کرنا ہے۔

فیلڈ میں جانے کا طریقہ کار:

کوئی بھی کام بغیر تیاری اور پلاننگ کے نہیں ہوتا جیسا کہ جب آپ امتحان دینے کے لئے امتحانی مرکز جاتے / جاتی ہیں تو اس کے لئے آپ کو چین، ہینسل، اسکیل وغیرہ کی ضرورت پڑتی ہے اور ان چیزوں کو لئے بغیر آپ کو امتحان دینے میں رکاوٹ پیش آتی ہے۔ اسی طرح جب آپ فیلڈ میں انٹرویو کے سلسلے میں جاتے / جاتی ہیں اور آپ کے پاس کت میں چیزیں مکمل نہ ہوں تو نہ صرف آپ کو انٹرویو لینے میں دقت ہوگی بلکہ انٹرویو بھی اس معیار سے نہیں ہوگا جس معیار کی آپ سے توقع کی جاتی ہے۔ اس لئے فیلڈ میں جانے سے قبل آپ تہی کر لیں کہ آپ کے پاس درج ذیل چیزیں موجود ہیں؟

☆ ٹیمپلٹ جس میں سوالنامہ موجود ہو

☆ بریڈنگ ٹولز

☆ آپ کو سپروائزر ایک علاقہ / SPN دے گا جس کے اندر رہتے ہوئے آپ نے کام کرنا ہے۔

Methodology

- ☆ NPGP کے اثاثہ جات اور بلا سود قرضوں کی فراہمی کے لئے شراکتی اداروں کے نمائندگان سے رابطہ کرنا اور سروے ٹیم کے اوقات کار سے مشاورت کو یقینی بنانا ہے۔
- ☆ یہ سروے Face to Face انٹرویو کے ذریعے ہوگا۔
- ☆ ہمارے پاس جوابدہندگان کی ایک لسٹ موجود ہے۔ آپ نے لسٹ میں دیئے گئے جوابدہندگان کو نوٹن کر کے ان سے وقت لینا ہے اور طے کر دو وقت پر ان کے گھر جا کر ان سے انٹرویو کرنا ہے۔

سیمپل کی تفصیلات:

سندھ	
115	پدین
125	لنہور
95	شکارپور
75	سجادول
55	نصر پارکر
80	نصیب
90	عمر کوٹ
635	ٹول
	پنجاب
175	ڈیرہ غازی خان
45	جھنگ
50	لیہ
270	ٹول
	خیبر پختونخوا
50	پنڈرام
40	ڈیرہ اسماعیل خان
30	کولانی پاس کوہستان
35	لوز کوہستان
35	شائنگد
30	ٹانک
30	تورنر
30	ایچ کوہستان
280	ٹول
	بلوچستان
35	کوادر
30	لسبیلہ
40	ژوب
105	ٹول
1290	صحفی ٹول

اس سروے میں آپ کو ایکسل شیٹ کی شکل میں مستحقین کی معلومات دی جائے گی، وہاں سے آپ کو ان کا رابطہ نمبر، گھر کا پتہ اور دیگر ضروری معلومات ملے گی۔ آپ کو دو الگ الگ شیٹیں فراہم کی جائیں گی، جن میں سے ایک میں اشیاء وصول کرنے والے مستحقین کی معلومات ہوگی اور دوسری شیٹ میں بلا سود قرضے وصول کرنے والے لوگوں کی معلومات ہوگی۔ ان شیٹوں میں ضلع اور یونین کونسل کے لئے سیمپل دیا جائے گا۔ ہر ضلع اور یونین کے آگے سیمپل سائز دیا جائے گا۔ وہ سیمپل آپ نے مکمل کرنا ہوگا اور پھر دوسرے یونین کی طرف جائیں گے۔ یہ تمام معلومات آپ کو دی گئی دستاویزات میں مل جائیں گی۔

ضروری ہدایات برائے انٹرویور:

- ☆ اگر Back Cheking میں جوابدہندگان کی ریکورڈمنٹ میں کوئی غلطی نظر آئی تو انٹرویو Invalid قرار دیا جائے گا۔
- ☆ جہاں ایک جواب لکھنے کی ہدایت ہو وہاں ایک ہی جواب نوٹ کریں۔ لیکن جہاں ایک سے زیادہ جوابات کی گنجائش ہو وہاں ایک سے زیادہ جوابات بتائے گئے طریقے کے مطابق کرید کر حاصل کریں۔
- ☆ ایک گھنٹہ میں ایک ہی انٹرویو کریں۔
- ☆ جہاں Skipping کی ہدایات ہوں ان پر عمل کریں۔
- ☆ سوالنامے پر پیچھے جا کر صحیح نہ کریں۔

:General Information

- ☆ جوابدہندہ سے تمام سوالات اسی طرح پوچھے جائیں جس طرح سوالنامے میں دیئے گئے ہیں۔
- ☆ انٹرویو کسی سوال کو اپنے الفاظ میں پیش نہ کرے نہ کوئی اضافہ کرے۔ سوالنامے کے کس کس کا مقصد مزید تفصیلات کریدنا ہو۔
- ☆ انٹرویو مزید تفصیلات کریدنے کے علاوہ کسی سوال کو اپنے الفاظ میں پیش نہ کریں نہ کوئی اضافہ کریں۔ تفصیلات کے لئے کسی بھی ممکنہ جواب کی طرف اشارہ کئے بغیر سوال کریں اور خود سے کسی سوال کے جواب تجویز نہ کریں۔ اگر جوابدہندہ کو کسی سوال کی سمجھ نہ آ رہی ہو تو اسے دوبارہ آہستہ سے پڑھیں۔
- ☆ تمام سوالوں کے جوابات بشمول روزمرہ کے محاوروں اور گرامر کی غلطیوں کے لفظ بہ لفظ جوابدہندہ کے اپنے الفاظ میں نوٹ کریں۔
- ☆ جوابدہندہ کو انٹرویو کے لئے منتخب کرتے وقت یا انٹرویو کے دوران سوالنامہ پڑھنے کی اجازت نہ دیں۔ اس مقصد کے لئے انٹرویو ریکارڈنگ کی اسکرین اس طرح رکھے کہ اس پر جوابدہندہ کی نگاہ نہ پڑے۔
- ☆ انٹرویو کے دوران گھرانے کے کسی اور فرد کو ایسی باتیں کہنے کی اجازت نہ دیں جس سے متاثر ہو کر جوابدہندہ اپنی صحیح رائے ظاہر نہ کریں یا اپنا جواب کسی اور بات کے مطابق بدل دیں۔ اگر کوئی اور فرد انٹرویو میں دخل دے تو ان سے درخواست کریں کہ انٹرویو میں صرف آپ کا چہنچہ لیا جائے یا جتنی گئی جوابدہندہ ہی جواب دیں۔ اگر پھر بھی اس فرد کی مداخلت انٹرویو میں جاری رہے تو مزید انٹرویو نہ کریں اور اس انٹرویو کو Invalid قرار دیں۔
- ☆ اپنے دوستوں یا رشتہ داروں سے انٹرویو ہرگز نہ کریں۔ کیونکہ آپ کا رشتہ التعلق جوابدہندہ کے جوابات پر اثر انداز ہو سکتا ہے۔

:Interviewing Techniques

- 1- ہر سوال بالکل لفظ بہ لفظ اسی طرح پڑھیں جس طرح سوالنامے پر لکھا گیا ہے۔ ایک لفظ کی بھی ترتیب بدلنے سے سوال کا پورا مطلب بدل سکتا ہے اور جواب غلط ہو سکتا ہے۔
- 2- سوال کو خود سے سمجھانے یا اس میں اضافہ کرنے کی کوشش نہ کریں بلکہ پوری طرح پڑھ کر سنا لیں۔ جس سوال میں کرید کر جواب حاصل کرنا ہوا ہے کریدنے کے لئے سرویئر مزید تفصیل سے بتا سکتی ہیں۔ کریدنے کے لئے بھی بہت احتیاط سے سوال پوچھیں۔ آپ کے سوال سے کسی جواب کی طرف اشارہ نہیں ملنا چاہئے۔ صرف بتائے گئے طریقے سے ہی کریدیں۔ اگر جوابدہندہ کو سوال سمجھ نہ آئے تو صرف دوبارہ ظہر ظہر کر واضح کر کے پڑھ کر سنا لیں۔
- 3- ہر جواب کو لفظ بہ لفظ اسی طرح نوٹ کریں جس طرح سے جوابدہندہ دے رہا/رہی ہو چاہے جملے میں آچکے کوئی گرامر کی غلطی بھی لگے تو بھی جوابدہندہ ہی کے الفاظ میں جواب نوٹ کریں۔
- 4- Closed-ended سوال یعنی جن میں تمام جوابات لکھ کر آگے کوڈ دیئے گئے ہوتے ہیں۔ ان میں ایک ہی جواب کے آگے کوڈ پڑھ لگائیں۔ لیکن اگر ایک سے زیادہ جوابات لینے کی ہدایت دی گئی ہو تو زیادہ جوابات نوٹ کریں۔
- 5- انٹرویو کے دوران جوابدہندہ کو ہرگز سوالنامہ نہ پڑھنے دیں۔ ٹیبلٹ کو اس طرح پکڑیں کہ اس کی اسکرین جوابدہندہ کی نظروں سے دور رہے۔ سوالنامہ انٹرویو کے لئے ہے اور جوابدہندہ کو جواب دیتے ہوئے سوالنامے پر لکھے ہوئے جوابات 'Skipping' ہدایات پڑھنے والے/والے سوالات نظر نہیں آنے چاہئیں۔
- 6- Contact Sheet نمبرنے کے لئے صرف اور صرف نیلا پن استعمال کریں۔
- 7- اگلے سوالات پوچھنے کے بعد پیچھے جا کر جوابات تبدیل نہ کریں۔

Annexure 7: Field Survey Plan

Provinces	District	Sample Split	Total Sample	Base Station	# Of Surveyors	Field Start Date	Field End Date	# Of Supervisors
4	21	-	1290	-	-	13 th December,2022	6 th January, 2023	-
SINDH	BADIN	115	635	Hyderabad	4	15-Dec-22	23-Dec-22	1 Male & 1 Female
	KASHMORE	125		Sukkur	4	15-Dec-22	24-Dec-22	1 Male & 1 Female
	SHIKARPUR	95		Sukkur	4	26-Dec-22	5-Jan-23	1 Male & 1 Female
	SUJAWAL	75		Hyderabad	4	24-Dec-22	26-Dec-22	1 Male & 1 Female
	THARPARKAR	55		Hyderabad	4	1-Jan-23	3-Jan-23	1 Male & 1 Female
	THATTA	80		Hyderabad	4	15-Dec-22	23-Dec-22	1 Male & 1 Female
	UMERKOT	90		Hyderabad	4	27-Dec-22	31-Dec-22	1 Male & 1 Female
PUNJAB	DERA GHAZI KHAN	175	270	Multan	6	13-Dec-22	24-Dec-22	1 Male & 1 Female
	JHANG	45		Faisalabad	4	20-Dec-22	4-Jan-23	1 Male & 1 Female
	LAYYAH	50		Multan	4	26-Dec-22	31-Dec-22	1 Male & 1 Female
KP	BATAGRAM	50	280	Peshawar	4	14-Dec-22	15-Dec-22	1 Male & 1 Female
	DERA ISMAIL KHAN	40		Peshawar	4	26-Dec-22	28-Dec-22	
	KOLAI PALLAS KOHISTAN	30		Peshawar	2	20-Dec-22	21-Dec-22	
	LOWER KOHISTAN	35		Peshawar	2	22-Dec-22	26-Dec-22	
	SHANGLA	35		Peshawar	2	2-Jan-23	3-Jan-23	
	TANK	30		Peshawar	2	29-Dec-22	30-Dec-22	
	TOR GHAR	30		Peshawar	2	16-Dec-22	16-Dec-22	
	UPPER KOHISTAN	30		Peshawar	2	29-Dec-22	30-Dec-22	
BALOCHISTAN	GWADAR	35	105	Karachi	2	20-Dec-22	23-Dec-22	1 Male & 1 Female
	LASBELA	30		Karachi	2	20-Dec-22	26-Dec-22	
	ZHOB	40		Quetta	2	22-Dec-22	27-Dec-22	